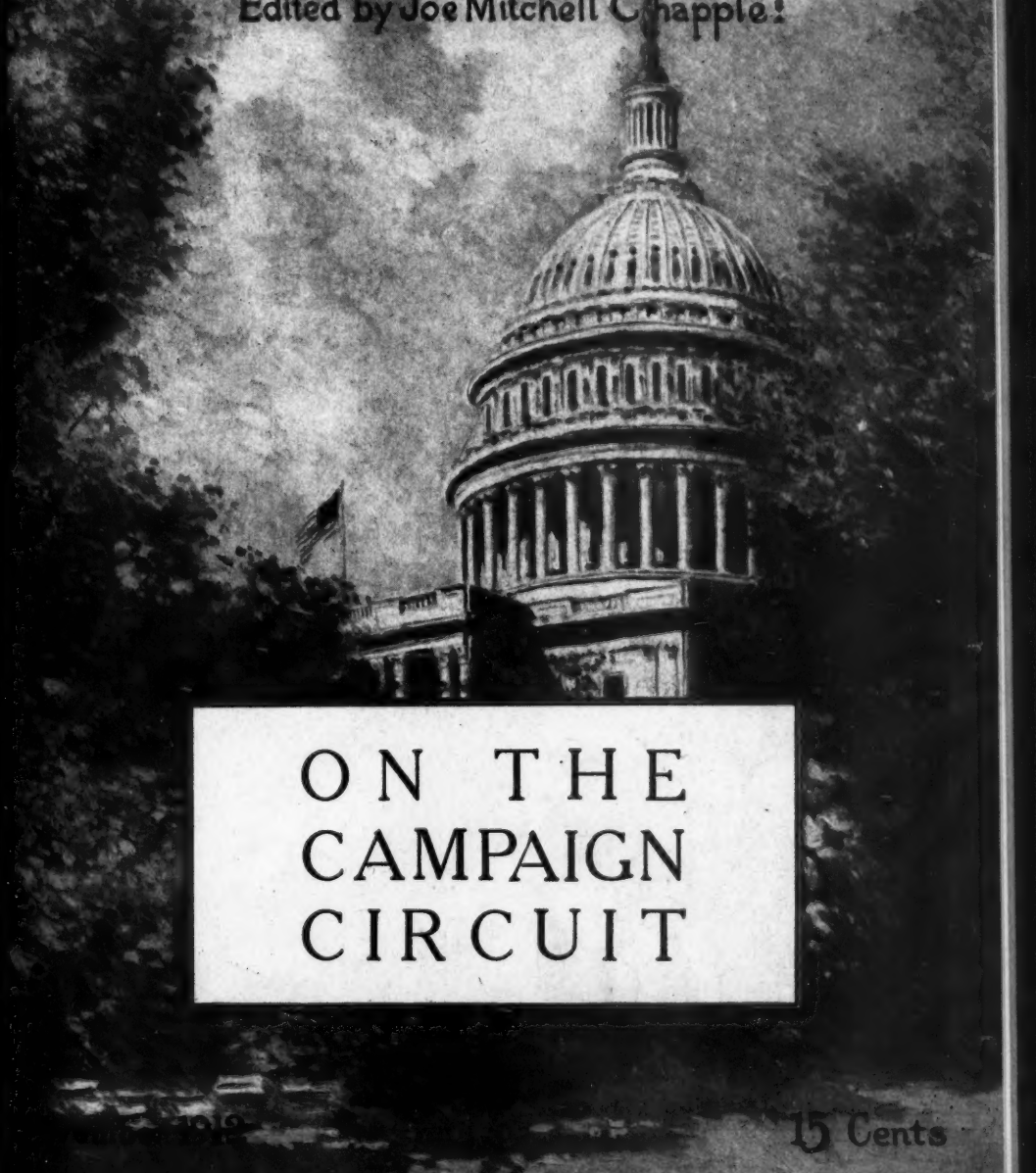


37
**NATIONAL
MAGAZINE**

Edited by Joe Mitchell Chapple



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CAMPAIGN
CIRCUIT

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DO YOU ORDER
FLOUR AND POTATOES
IN THE SAME WAY?

A Million
GOLD MEDAL
housekeepers
are more
careful.
They order
"GOLD MEDAL FLOUR"
and their
reward
is easy baking
and sure results.
If they ordered—
"a sack of flour"
as they order
"a peck of potatoes"
results would
be different



Careful selection of wheat, washing, scouring, tempering, uniform grinding of each kernel, sifting and bolting, cleanliness, purity, strength and absorption make GOLD MEDAL FLOUR the greatest in efficiency and satisfaction.

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Sapolio makes white houses of purity and wholesomeness all over the land because it Cleans, Scours, Pollishes almost everything cleanable. "The first lady in the land" presides in your home, and with ease and economy, too, because Sapolio Works Without Waste.

ENOCH MORGAN'S SONS CO., Sole Manufacturers.

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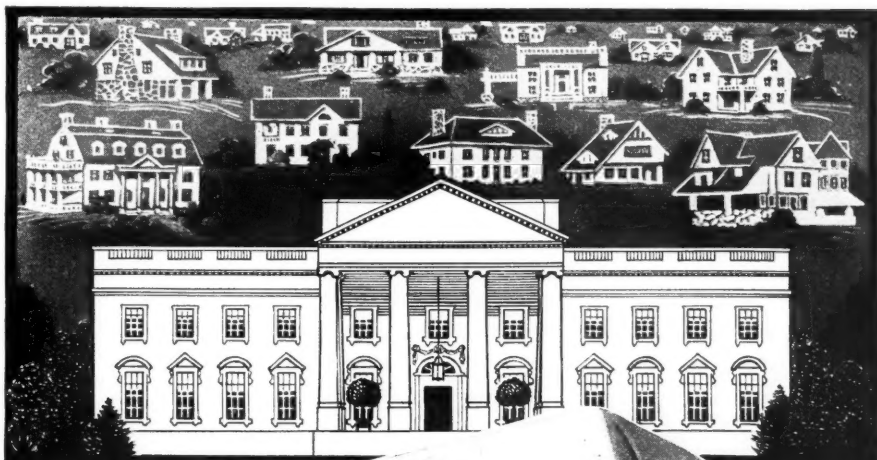


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Silver
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Blue
Band

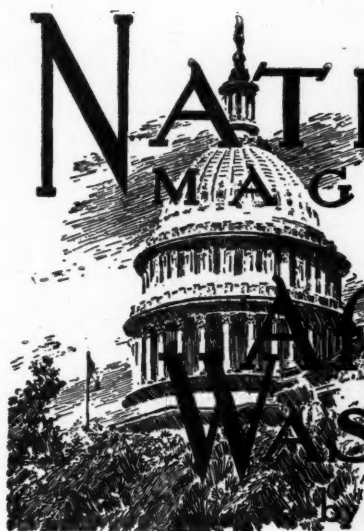
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Miguel wasn't a man—he was only a thing—and his terror was not pretty to look at. He groveled on his stomach on the rocks, his face downward, his fingers clutching the air like the claws of a butchered fowl. It wasn't murder to still him.

—Two and a Pocket Handkerchief. Page 343



NATIONAL MAGAZINE

NOVEMBER, 1912

Fairs at WASHINGTON

by Joe Mitchell Chapple

WHEN the election returns are flashed over the country in November, attention focuses once again on Washington and the quadrennial inauguration in March. The usual bustle and stir of the opening of Congress is submerged in the anticipation of the changes that come about at the White House.

The Supreme Court reconvenes in October and is hard at work during the exciting days. With measured and sober tread the Justices march in and out of the Chamber, and it seems as if the face of each one bears the imprint of the meditative, weighing process. The assaults on the judiciary have not affected the highest tribunal of the country.

The legislative program has necessarily awaited election day, for on the result hangs not only the election of Congressmen and Senators, but that of the Chief Executive as well. The campaign closing in November was altogether unique in the history of the country. While the strife was determined, there was little of the rankling malignity of early days, for the American people have a way of adjusting themselves to conditions, and anything within reason is welcome which will end suspense and uncertainty and allow the millions to return to their first concern—business.

WHAT more inspiring picture is there in the architecture of the world than the dome of the Capitol in its setting of the gorgeous foliage of late autumn! A European artist sitting at his easel sketching insisted that in this picture the radiant hues of autumn seemed to blend in almost perfect harmony with the Stars and Stripes floating over each wing of the Capitol. "In all the famous domes of the world," said this artist, "there are none that seem to have the perfection and symmetry of surroundings of your own national capitol." The shadows flitting in and among the stately columns make a picture that can never be forgotten by even the casual tourist at Washington.

* * *

EARLY fall social activities at Washington centered about the garden party given at Washington for the International Association for Testing Materials. There were more than five hundred guests, and the Secretary of Commerce and Labor, Charles D. Nagel, acted as host during the absence of the President. It was a picturesque scene. Gallantly arrayed in white uniforms, the Army and Navy officers waltzed with the Washington beauties, and while the engineer band played, many guests occupied the State apartments at the White House and watched the party from the south porticoes

and terraces, making it seem like a real scene in a novel.

The sensation of the season was the use of dainty cigarettes by several Austrian ladies at the White House function. One titled lady from Vienna was watched with much curiosity as she took a match case from her glove and proceeded to light a cigarette in the breeze in just the same

in Nicaragua before a grave situation at Hayti, San Domingo, occupied the attention of the State Department. In the recent revolutions the leaders were careful to avoid the custom houses in charge of United States officials, which would have invited intervention. There was an air of secrecy and expectancy about the War Department as the situation was dis-

cussed. It was hinted that a revolution had been fomented by a Junta in New York, but it is felt that as long as Uncle Sam holds the strings at the Custom House, any outbreak or revolution will be prevented. Revolutions in the South American countries are difficult to keep track of in these days.

The Navy Department has been all agog over the biggest battleship ever authorized. The "Pennsylvania" is to have protection from aeroplane bombs, and the military towers on even the most recent dreadnoughts are going out of fashion. The styles and novelties of battleships seem to change as swiftly and frequently as the fashions.

ONE of the departments that is working overtime at Washington is located in the only red brick public building owned by Uncle Sam—the Pension office. Nearly one-half a million claims have recently been filed for pensions. The rush is occasioned by the Sherwood law. It is estimated by

statisticians that the average pension paid will be seventy cents a day instead of one dollar per day, as computed by Congress. Many of the applications are in duplicate, having been sent in personally by members of Congress. The applications show how far the work is behind, as at this time they are working on applications filed several months back, but it is estimated that all will be acted upon within the year. The average pension paid at the present time is about fifty cents a day.



AN INTERESTING SOUTH AMERICAN RELIC

Pulpit in the Church of San Blas, Cusco, made by an Indian artificer

way as the good old Irishman lights up his T. D., and as she enjoyed a quiet smoke the American guests felt they were viewing a new phase of continental life and *sang froid* in Washington.

THE activity of the American warships since Congress adjourned promises to have the attention of the House and Senate at the next session, before they vote to curtail battleship appropriations. Scarcely had internal troubles subsided

A STARTLING fact brought out by Doctor Wiley at a meeting of the National Dental Association at Washington was that one thousand children die daily in this country, and most of the deaths are due rather to bad teeth than to any other trouble. Then the Doctor proceeded to "take a fall" out of Dr. Osler's theory of forty as the creative age limit by insisting that man's real usefulness is between the ages of sixty and seventy. He also made comments on Roosevelt and the "Bull Moose," and aroused the other dentists to a tooth-pulling pitch. He believes that the United States is drifting toward Socialism, but it is not Socialism, he declares, to see that children are started off properly in life and given a good fighting chance. In one characteristic epigram Dr. Wiley insisted that eating was the greatest industry of humanity. He predicted also that the time would come when there would be little occupation for doctors, dentists, preachers and lawyers, and that the country would be divided into two great classes, farmers and teachers, the different states being divided into districts supervised by a doctor and a dentist who would be in public service to take care and protect the life of the people in his district.

* * *

ON September 16, the seventy-fourth birthday of President James J. Hill of the Great Northern Railway was celebrated at St. Paul by a great banquet at which twelve hundred gentlemen from all parts of America were present to greet in person the veteran railroader and empire builder. It must have been a proud moment for James J. Hill to look with his sparkling dark eyes upon that throng and recall the days when he left his birthplace, Guelph, Ontario, and made his way to St. Paul. He started his career as a steamboat warehouse clerk, and while engaged in this work for the Galena Packet Company, began to dream of a transcontinental railroad built without a land grant.

When in later years his idea became known, it was ridiculed as utterly impossible, but year by year mile by mile was graded, rail by rail was laid and James J.

Hill pushed on and on to the Pacific Northwest, evolving one of the great transportation systems of the world from a modest beginning.

There are few men of greater constructive genius than James J. Hill. In the vast area of prairie farms he saw future towns and cities. In the improvement of stock and the raising of better crops he saw the one solution for problems involving the progress and development of the world. He believed that the soil and its produc-



DR. HARVEY W. WILEY

An epigrammatist of no small fame. "Eating," he says, "is the greatest industry of humanity"

tion was a basic feature and that it needed men of brains and brawn to cultivate the soil.

One Saturday afternoon I met him at his office at Pine Street, New York. He was cleaning his desk of work after the clerks had all gone. As we discussed various matters, the talk drifted to men in relation to progress, and Mr. Hill succinctly remarked that the value of all stocks and bonds depended on the men back of them. No matter what the equipment or the opportunity, he went on, *men* must know how to use it; and this is the key to his great success—he knew how. On one

occasion a delegation called on him at his home on the hill to present the possibilities of extending his railroad to their town and help out the value of their real estate. He showed them some pictures in his art



MARGARET WOODROW WILSON

gallery, to the accompaniment of soft music from the pipe organ in the library, and explained to them about the pictures. Then in sixteen words he convinced them that their plan was wrong. The delegation went out from him feeling the full force of his quiet decision.

James J. Hill thinks in universals, acts in universals and his epigrammatic and terse comments, expressed in current interviews, would, if gathered in one volume, make an invaluable collection. St. Paul, Minneapolis and the Northwest has reason to be proud of James J. Hill and his achievements, for he is one of the men who has left an impress on his time.

A PILGRIMAGE to the "little White House" at Seagirt was an interesting phase of the Presidential campaign. If you took the boat, there was a fine sail down Sandy Hook way, and near the great rifle range is the modest White House

provided as the summer home for governors of New Jersey. There is a "general store" at hand where everything from ploughs to peanuts is for sale. Nearby is an old tree, which may have a history, now shorn of its leaves, but the postal cards show it in full leaf as one of the landmarks of Seagirt.

There is something breezy about that name "Seagirt," although the little White House does not exactly girt the sea—it is a half mile away across the Rifle Range, and here Doctor Wilson has received many distinguished guests since the Baltimore Convention. Here he has prepared many of the addresses which have been delivered in the campaign. Few political candidates have been more painstaking and careful in their work than Doctor Wilson. The habits and methods of the student predominate. He has the appearance of one who feels the full measure of respon-

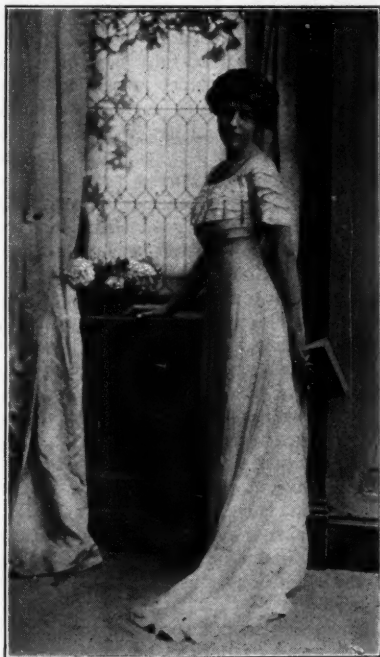


JESSIE WOODROW WILSON

sibility of a presidential candidate. It is not the custom to joke in his presence, for running for President is too serious a matter. For all that, the Wilson home is far from dull, for surrounded by his wife and three winsome daughters, Doctor Wilson has made Seagirt one of the memorable landmarks in the campaign of 1912.

THE nomination of Oscar S. Straus, formerly Secretary of the Department of Commerce and Labor in Colonel Roosevelt's cabinet, as Governor of New York on the Progressive ticket was effected after one of the most spectacular political conventions held in New York. There is but one opinion concerning Oscar S. Straus among those who are acquainted with him in his public work: conscientious, aggressive and thoroughly independent, he has been for some years a conspicuous factor in the Empire State politics. He was an enthusiastic supporter of McKinley, a close friend of Mark Hanna in his civic federation work, and at the

Convention in Chicago and later at the Progressive Convention. He is a brother of Nathan Straus, whose untiring efforts for sterilized milk have won him national



ELEANOR RANDOLPH WILSON

time of his nomination and now is engaged in an arbitration between the fifty-two railroads east of the Mississippi and their employes that is the most important of modern times. With his enthusiastic devotion to Colonel Roosevelt he early joined the Progressive movement and was one of the active leaders at the Republican



HON. OSCAR S. STRAUS
The candidate for governor of New York on the progressive ticket

gratitude, and is also the brother of the late Isidor Straus, one of the heroes of the Titanic.

Whatever may be said of the political phases of Mr. Straus' candidacy, none can gainsay the independence and sterling integrity of the man. Both capital and labor have the highest confidence in him, as is shown by their frequent appeals to him to arbitrate their differences. Some five years ago he arbitrated the San Francisco street car strike and established an equitable peace.

* * *

FEW visitors are more welcome in Washington than Governor and Mrs. William E. Glasscock of West Virginia, and it is agreed at home that the executive mansion at Charleston-on-the-Kanawha has never claimed a more charming mistress than Mrs. Glasscock. Her attractive personality and truly democratic spirit win the admiration and esteem of everyone with whom she comes in contact, and her

cordial greeting and genial manner assure even the most humble visitor a "welcome, thrice welcome" to the domain over which she ably presides.

Mary Alice Miller was born at Arnettesville, Monongalia County, West Virginia. The history of her ancestry is that of brave and fearless defenders of civil and religious liberty. She is a member of one of America's prominent pioneer families, being a direct descendant, in the sixth generation, of Colonel John Evans, "a distin-



MRS. WILLIAM E. GLASSCOCK
Wife of the governor of West Virginia

guished frontiersman, a soldier of the Revolution and Indian wars, and a law-maker of Virginia, and civil officer of Monongalia County."

On August 15, 1888, she was married to William Ellsworth Glasscock and went to her new home at Morgantown, West Virginia. On March 4, 1909, she assumed the duties which devolve upon the wife of the Governor of the state. Her devotion to her husband, portrayed in her eagerness to help him bear the responsibilities incumbent upon his official life, is indeed beautiful. She possesses a high degree of intelligence, keeps in touch with topics of the day and is well informed upon sub-

jects of general interest. To a wonderfully well-trained memory may be attributed largely the secret of her popularity, for, as has been truthfully said, she never fails to associate the proper name with the proper face and remembers to inquire for the health of the absent member of the family.

If Mrs. Glasscock has a hobby, it is charitable work. Her great, warm, sympathetic heart goes out in the most tender pity to the unfortunate. One of a number of pretty stories illustrating her helpfulness to humanity is that of a little crippled newsboy who, when he became ill, remembered the gentlewoman who had often purchased his papers and dropped an extra coin into his hand, crowning the action with the friendly inquiry, "How are you feeling today, my boy?" In response to the note which he sent to "Mrs. Governor," in childish language deploring his inability to serve her, the First Lady of the State made frequent visits to one of West Virginia's worthy poor families, carrying not only necessities and comforts to the sick lad, but good cheer and encouragement to the sad-hearted mother, and often taking the convalescent patient in her carriage that he might have fresh air and sunshine; and, upon one occasion at least giving him the place of honor at her own dinner table. It was through the influence of this benefactress that the little fellow received treatment in one of the city's best hospitals, and, later, proudly passed among the state legislators as an efficient page. As they say in Charleston, "she has a mother's heart," and her own boy William, a promising youth of fifteen summers, now a student in the High School, is the special delight of her life.

Of queenly appearance, amiable disposition, generous nature, tender heart—in truth, possessing those qualities which characterize true American womanhood, she will, as the years pass, be remembered as having done her duty well as the First Lady of West Virginia.

* * *

THE right and title to the Panama Canal has become a theme of international interest, and Great Britain's stand in

questioning the right of the American government to grant our own merchant marine free tolls through the Panama Canal has been upheld by most of the European powers. This recalls the case of the Halifax award, on which Canada was awarded five and a half millions in spite of the evidence, because, as the Belgian Commissioner, who sided with the British representative, declared, it was not to be decided according to the evidence, but on the greater grounds of international policy.

It seems a curious contention that a country may not remit a tax or toll to its own subjects. "Why," said a prominent railroad man, "it's the same as if the law against free passes were to be invoked every time a railroad employee is sent over the line in the service of the company, or as if a charter given the owner of a ferry or toll road, providing that there should be no exemption from paying tolls, should be made the basis of an indictment for allowing a member of his family to pass without payment."

"President Taft has shown more backbone and legal acumen than the statesmen and jurists which advocate compliance with the British view of the contention," put in a lawyer from Kansas.

"Then to those who actually propose that all tolls be remitted, while the American taxpayer pays the bills and interest account, it is difficult to decide whether it is generosity run mad, or the evolution of campaign literature, protoplasmic and abnormal beyond reason, that actuates such a proposition." And the barrister from the Sunflower State launched into a tirade which would have shocked even the Hague tribunal.

* * *

THE fifty-fifth birthday of President Taft was celebrated at Aunt Delia Torrey's at Millbury, Massachusetts. It occurred on Sunday, and he walked along the village street to church by his aunt's side as proudly as he did fifty years ago. There was an old-fashioned birthday party with all sorts of good things to eat, not excepting home-made doughnuts and apple pies. There were scores of cousins at hand to shake hands and offer con-

gratulations to their distinguished relative.

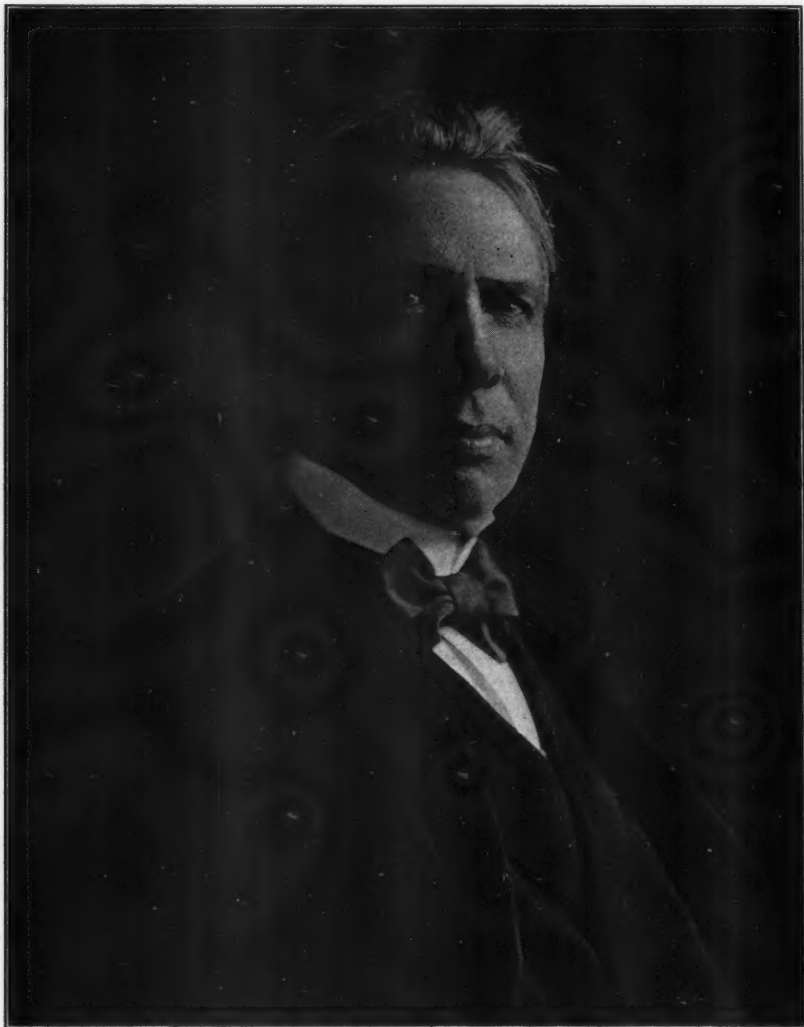
Somehow the President always seems to be preparing for "a swing around the



PRESIDENT TAFT AND HIS AUNT DELIA
Out for a walk

circle" when his birthday rolls around. Two years ago, on his fifty-third birthday, he started out from Beverly to make a trip of 13,000 miles. Last year on his birthday he left to make a trip of 15,000

miles, but this year the usual trip was foregone because of the tradition which seems to preclude the President from and the President returned to Washington to take up again the arduous duties of his executive office.



HON. WILLIAM ALDEN SMITH

The greatly admired and beloved senator from Michigan, who distinguished himself by his masterly services as chairman of the Senate's Titanic Committee

swinging around the circle during a campaign in which he is a candidate, no matter what the opposing candidates may do.

And so a peaceful Sunday was spent with Aunt Delia and the home-folks,

ONE of the documents still in great demand in the public printing office is the story of the Titanic disaster as related by Senator William Alden Smith on the floor of the Senate. It is the

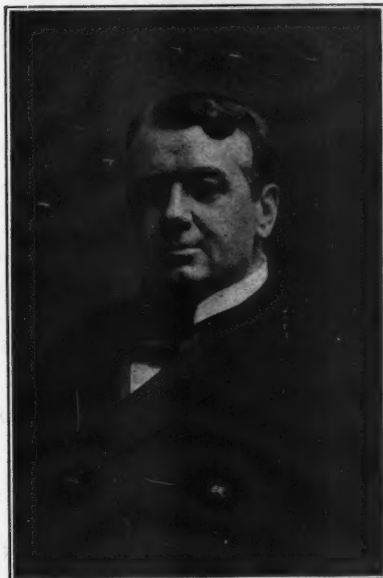
document that has, perhaps, been more widely read the world over than anything that has been published by the Government printing office for many years. It was written by Senator Smith immediately the investigation was completed, and while the information was fresh in his mind, and for this reason it has a distinctively historical value.

The story of the Titanic investigation is an interesting public record. No sooner had the news of the terrible catastrophe been made known to the Senate than a resolution written on the back of an envelope was sent by the Michigan Senator to the Vice-president's desk, suggesting a prompt investigation. The gloom of the disaster hung over the Senate that day, for it came home to many hearts in Washington. The situation was promptly met, and Senator Smith was chosen chairman of the sub-committee. He started at once for New York, realizing the necessity of getting the information at first hand. The instinct of his early professional life as a lawyer prompted him to know that he must get the evidence while it was fresh and to act before there could be any jurisdictional limitations. The lost ship was under a foreign flag, but lives of Americans had been sacrificed and many others put in grave peril and it was a matter of grave concern to the United States.

Senator Smith was in New York when the Carpathia arrived with the survivors, and he was at the dock ready for the emergency. One of the first to enter the ship and see the witnesses before they landed was the dauntless chairman of the Titanic committee. Rumors of dire threats were brought to him, but picking up as a bodyguard a husky Michigan friend, who was sheriff at Sault Ste. Marie, Senator Smith started in his work with the intrepid fearlessness characteristic of the man. The main threads of the story were gathered on the very evening of the Carpathia's arrival.

The investigation that followed in Washington confirmed the thrilling details made known that night. The investigation was conducted in six weeks, day and night, with painstaking care, and the results stand out as one of the most

important international hearings ever held in Washington. After the hearing had been closed the simple story of the affair was written by Senator Smith and delivered on the floor of the Senate with a simplicity that is almost graphic. In a kindly way, but firm in his insistence for facts, he told the story of the Titanic with a glowing tribute not only to American chivalry and heroism, but to some of the officers of the ship who refused to desert their posts of duty even after the water had



THE LATE SENATOR WELDON B. HEYBURN Of Idaho, for nine years senator from his state. He was born in Pennsylvania, but removed to Idaho when a young man, and soon became one of its leading citizens

mounted to the second deck, and a splendid encomium to the young wireless operator boys, only one of whom escaped on a life raft.

The glowing words with which Senator Smith concluded his address are one of those outbursts that lighten the dull pages of Congressional records as he described:

"In our imagination we can see again the proud ship instinct with life and energy, with active figures again swarming upon its decks: musicians, teachers, artists,

and authors; soldiers and sailors and men of large affairs; brave men and noble women of every land. We can see the unpretentious and the lowly, progenitors of the great and strong, turning their back upon the Old World, where endurance is to them no longer a virtue, and looking

joys. Upon that broken hull new vows were taken, new fealty expressed, old love renewed, and those who had been devoted in friendship and companions in life went proudly and defiantly on the last life pilgrimage together. In such a heritage we must feel ourselves more intimately related to the sea than ever before, and henceforth it will send back to us on its rising tide the cheering salutations from those we have lost."



STYLE OF 1882

The brides in Washington twenty years ago were attired something like this

hopefully to the new. At the very moment of their greatest joy the ship suddenly reels, mutilated and groaning. With splendid courage the musicians fill the last moments with sympathetic melody. The ship wearily gives up the unequal battle. Only a vestige remains of the men and women that but a moment before quickened her spacious apartments with human hopes and passions, sorrows and

* * *

A RECENT utterance on "the high cost of living" cites the statement that "whereas ten years ago goods selling for more than twenty-five cents a yard constituted only ten per cent of all sales, they now constitute over fifty per cent. As a result of such figures there is a suspicion that the high cost of spending may have something to do with "the high cost of living." As a textile manufacturer remarked during such a discussion, "There is no doubt that goods costing twenty-five cents per yard or less cannot now be sold at a profit at under twenty-five cents per yard. The higher prices of cotton, wool, silk and linen fibers, the higher wages and shorter hours of most of the operatives in textile goods, and the demoralization of certain goods through the 'bargain counter' policies of many great retailers, have all largely increased the difficulty of getting decent wear at the prices of a decade ago."

* * *

OBSERVATIONS on a windy day must have been somewhat startling if one can judge by a fashion print only as far back as 1882. The difference in skirt volume between then and now is decidedly impressive. The contrast of a fashion is most fittingly emphasized in a booklet printed by Wilbur S. Corman, picturing the evolution from 1871, when crinoline was just passing out, and in 1882 when it disappeared in a modulated form, up to the present time. The hobble skirts of today have worked a decided economy in the use of material which in the aggregate has occasioned some concern among dress goods manufacturers.

Now the cynic may scoff, but when one looks over some of the fashions of former times he is reconciled to certain apparent foibles of today. The American women

are usually admitted to be the most tastefully attired women of any nation, and old-fashioned plates have no terror for them.

* * *

FINANCIALLY speaking, the country is safe," said an old Washington journalist the other day as he looked up from perusing the government crop report. "It is almost impossible that business should suffer with an estimated crop of nearly three billions of bushels of corn, the second largest on record, a record crop of oats, and estimates of from 680,000,000 to 800,000,000 bushels of wheat are balanced by nearly a possible return in all staple crops.

"That means 'good business' as far as it is not dependent on the results of election and legislation, for large as the crops are they are not large enough for a demand swollen not only by our own gain in population, but by an ever-increasing demand all over the world. We do not sufficiently consider that there are millions of people who formerly never ate wheat bread who are exchanging rice, lentils, and other foods for wheat flour.

"It is hardly probable that prices of wheat and rye flour will materially decline," he went on, running his finger along the tabulated columns of the report, "and too many families have wholly given up the toothsome and healthful corn-meal cookery that deserved a better fate. Perhaps our big corn crop may help out on the cheaper meat proposition.

"But," he declared, taking off his glasses, "if people would eat more Johnny cake, corn pones, Indian bread, baked Indian pudding and old-fashioned rye and Indian brown bread, they would save money and have better health. Alas," he murmured reminiscently, "the plebeian art of simple living has gone out of date in these days of soda fountains, capes, blue-points and insidious cocktails."

* * *

WHAT king or potentate ever received more royal honors from the people of all nations than General William Booth, in his passing? The founder of the Salvation Army closed his illustrious career full of years and ripe honors. His was a life

of original, compassionate and successful warfare against evil, not for himself, but "for all sorts and conditions of men." His passing recalled the last time I saw him at the Hague in Holland as he occupied the pulpit of the old kirk. His body swayed to and fro, his patriarchal beard



THE STYLE OF 1896

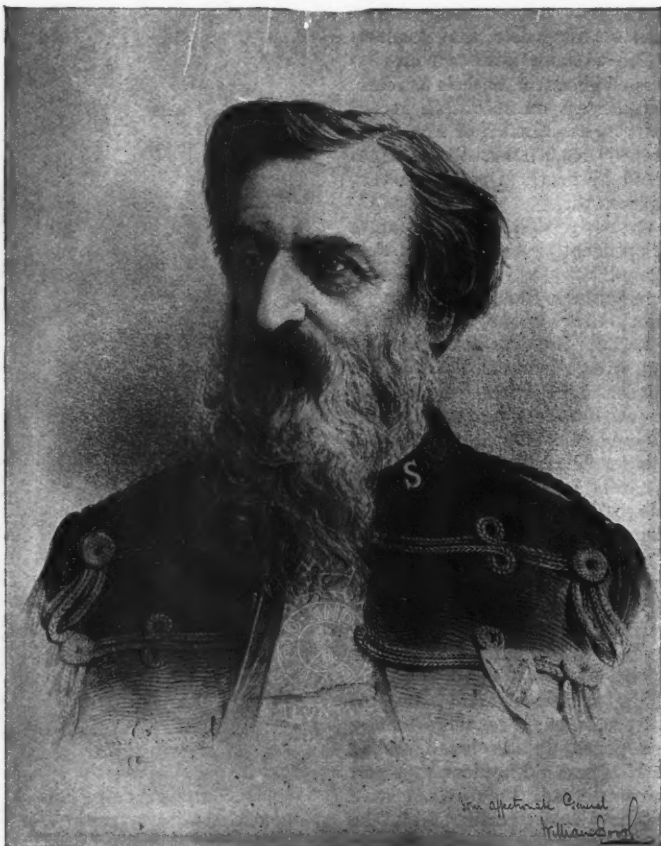
It seems beyond the memory of man when these fashions existed—but it is only sixteen years ago

waving as he earnestly pleaded for his cause. His words were interpreted, but it was in the action and manner of the man that his hearers felt the power and force of General Booth even with a mere lingual interpretation.

His keen sense of humor never deserted him, even when the Dutch silver pieces were loudly clanking in the silver trays as they were passed, for he could not re-

press a humorous comment on providing cushions for the contribution boxes. No man of his time ever had a more enduring hold on the love and lives of the submerged tenth. Although English born, his personal power and influence extended to all parts of the world, and on the streets of

wretched or too debased to receive the helpful words and deeds of the great Salvation Army leader. His martial call of bugle and drum hailed the dawn of universal peace, changing the instruments of war to messengers of peace. He lived to see the churches which had stood aloof



LATE GENERAL WILLIAM BOOTH, FOUNDER OF THE SALVATION ARMY

every city where the songs of the Salvation Army are heard will remain the undying echoes of his life and work. With his small bands of Salvation lads and lassies he marched through the crowds in early years, amid the sneers of the throngs, and in the slums and marts of vice-ridden cities his clarion call to righteousness was heard. None were ever too low, too

receive him and thousands of his converts with a warm welcome. Modest and fearless, he carried on the militant campaign for redemption that reflected the spirit of the Master. He was, indeed, the "Good Shepherd of the Black Sheep," and the world history of his time must reckon with the stirring and uplifting influence of the life of General William Booth.

IT awakened a flood of memories of early pioneer days when, with Mr. J. M. Studebaker of South Bend, Indiana, I attended Miller's "101 Ranch" show. Mr. Studebaker wore the wide-brimmed hat characteristic of the plainsman of the West and presented to Mr. Miller a hat with a Western history. The "101 Ranch Wild West" show reflects thrilling chapters of frontier history, and that night Mr. Studebaker lived over again the days when he traveled the plains and when the covered coach and pony express escaped the hostile Indians. Mr. Miller's Arab horse was stamping in the tent behind the scenes, carrying the jewelled saddle that cost \$10,000. Diamonds and sapphires blazed upon the pommel and from the sides of the saddle and saddle cloth, and Mr. Miller proved that a horse understood other words and language as well as "Whoa!" and "Get up!" Mr. Miller was one of the boys who went with his father to Oklahoma in the early days, and now they have 80,000 acres of land in "101 Ranch," the largest single ranch under cultivation in the world, and land that has rapidly enhanced in value to \$100 an acre on surrounding farms.

As we looked on the reproduction of ranch days and familiar scenes of the Wild West, it elicited the enthusiastic comment of Mr. Studebaker. It took him back to the days when he went overland to California, and recalled the reunion of "Hangtown Pioneers" at Placerville, California, last April.

Fifty-nine years had passed since John Mohler Studebaker, a gaunt youth of nineteen, stepped from an emigrant wagon and took his first look around at the country where he had come to make a fortune. In his pocket was a lone fifty-cent piece. Today Mr. Studebaker is president of the famous Studebaker corporation at South Bend, whose wagons and vehicles are known the world over, and his last trip was made overland in a Studebaker touring car, instead of the crude prairie schooner in which he crossed the continent years ago.

That reunion on the old stamping grounds will never be forgotten. An old-fashioned home-coming was planned for Mr. Studebaker. The streets were in

holiday attire with placards proclaiming at frequent intervals, "We are glad you came back" and full of the spirit of hearty Western welcome born of frontier life. When the old pals and pioneers had finally assembled there was an exchange of old stories. There were reminiscences of the old Confidence Engine Company, a crew of volunteer firemen who sometimes had distinguished help. At one time when the Orleans Hotel took fire, McKean Buchanan was playing "Richelieu," and



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HON. ERNEST W. ROBERTS

The energetic Congressman from Massachusetts

in his cardinal's robes rushed from the stage and helped the firemen throw water on the blazing building.

There were legends of Strawberry Valley and references to the events of those days in which the miner's law was supreme. Mr. Studebaker still has in his possession \$700 worth of coarse gold taken by him out of the American River, near Hangtown, long years ago. He recalled the trip up the Sacramento Valley which he had not traversed since the '50's. He returned to Indiana in 1858, sailing by way of the Panama route. Little did men then dream



JOHN MOHLER STUDEBAKER
President of the Studebaker Corporation and one of the pioneers of
the West

that the Canal would be accomplished in the next half century.

The banquet was one of the features of the Hangtown reunion, and the menu of that dinner is a curiosity. It was called the "Chuck List," and began with "Chili Gulch Rib Warner; Sluice Box Tailings, flavored with Chicken; Slab of Cow from the States; Bandana Fries with Bug Juice."

Mr. Studebaker's address to the old friends at Hangtown is one of those rare glimpses into early history of the West that is not often found in historic chronicles. He came to California to dig gold, but after a few days he engaged to make wheelbarrows at a price of \$10 each. "When I had completed the first wheelbarrow," said Mr. Studebaker, "I was asked tersely, 'What do you call that?' 'I built it for a wheelbarrow,' said I, proudly. 'A hell of a wheelbarrow,' was the comment of the man who hired me—and he was right. I knew how to make wagons, but wheelbarrows were not in my line. However, we were making real wheelbarrows before we got through," and "Wheelbarrow John" was the honorary title conferred upon him by his pals. Through all the stories exchanged by the old friends, there was an echo of chivalry for women, the wives, mothers and sweet-hearts left behind. True, there was a hanging now and then in the "gold" towns, for justice was swift, and one of the earliest victims of "Judge Lynch" was a card sharp, thus giving Hangtown its characteristic name.

After the banquet and the speechmaking there was a hearty song, a toast to the pioneers, and the singing of "The Days of Old, the Days of Gold," recalling the experiences of '49. The chug of the automobiles echoed and re-echoed among the hills and canyons as they returned that evening from Placerville. Mr. Studebaker published a handsome little booklet for private circulation as a souvenir of the occasion, which gives the details of the unique event when "Wheelbarrow John" came back to Hangtown to live over "The Days of Old, the Days of Gold."

THERE never has been a presidential year in which the business prospects have remained so bright, and the promise

of good crops and busy industries have been so unfluctuating. The total exports have risen from \$571,000,000 to \$639,000,000, an increase of nearly two hundred million over the figures of 1909, so that the total value of exports for the coming year is approximately one billion dollars. This has been the result of the "business diplomacy" so much ridiculed by superficial writers. One of the most effective forces in bringing this about has been the intelligent work of the consular service, for more



MANJIRO NAKAHAMA

The first Japanese to live in the United States. This was only a little over seventy-five years ago

than two hundred million dollars worth of exports have been sold abroad, while only eighty thousand have been paid to agencies. For example, one contract for wire fencing to the amount of twenty or thirty thousand dollars resulted from the suggestion of a consul who brought foreign consumers in touch with the American manufacturers. The interests of the American population in Mexico (formerly over 250,000, but now dwindled down to ten thousand), are almost wholly dependent on the ability and efficiency of fourteen American consuls who have remained at their posts



THE BUST OF LINCOLN BY GUTZON BORGLUM

during all the dangers, and still unsettled disturbances of an era of revolution on revolution. The story of warfare and distress that has paralyzed business and improvement in all parts of Mexico is also revealed in the American consul's report.

* * *

FOUR Congressmen were sitting together, and it was convention time. The nineteenth speaker mounted the platform, and one of the congressional quartet murmured weakly, "Oh, for the seventh inning." Now it is not necessary to tell the multitude at a ball game that it is time to stretch at the seventh inning. Everyone just gets up and rests, and stretching is the order of the day. "Speaking of stretching," remarked the uneasy Congressman—taking a different pitch from a sonorous voice which thundered through a megaphone from the platform—"my doctor claims that as baseball is the national game, stretching is the national exercise."

"Now I claim," interrupted a portly colleague, "that politics is the national game, and shouting is the national exercise."

The congressional fan waved him aside. "My doctor," he said impressively, "is almost a fanatic on stretching. When you wake up in the morning he advises you to take a good, long stretch with the hands as far out sideways as possible, then over the head as far as you can reach. At the same time stretch the feet, and stretch upwards as high as you can. These simple movements equal a course in gymnastics, and should always be indulged in after any long period of sitting."

"John," broke in the portly congressman, nudging his neighbor on the right, "can you picture this room going through that performance?"

"All sorts of regulations are prescribed by others," went on the speaker firmly, "but it all comes back to the one proposition of stretching. Some say stand on the left foot and stretch the right hand forward and upward as high as you can, at the same time raising the right foot from the floor. If you have been reading, sitting or writing, and the muscles have become tired and cramped, stretch the arms up, forward and again backward, lifting the shoulders, breathing deeply. Or, if sitting in a chair, stretch the hands upward, lift the feet from the floor and stretch them forward as far as possible. This is why the old country lawyer used to stretch his feet at an altitude on the chair. When one is tired there is nothing better than to relax the muscles and then just stretch them to the limit."

"Great Caesar, man," cried the portly statesman, "you belong in the cannery for congressional cranks. This stretching has got on your brain."

His colleague bestowed upon him a withering glance. "The moral of all this," he said emphatically, "does not reflect upon the habit of stretching facts. That's another kind of a stretch"—with a meaning look—"peculiar to certain temperaments."

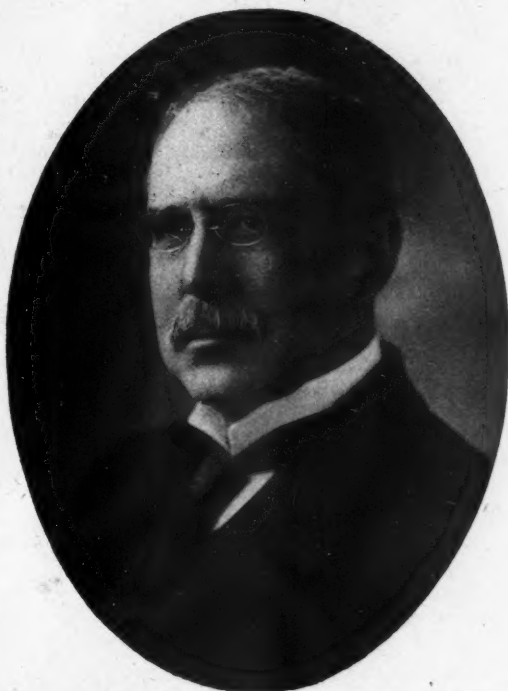
"But the home stretch we are all anxious about comes just prior to election at the next nomination," and the youngest of the four young Congressmen stretched out of his seat and slipped away with his eyes twinkling.

* * *

A NEW feature of routine in the Treasury Department is the washing-machine, lately installed, which makes returned and discolored paper money as clean and crisp as new, and it is estimated

will save the Treasury Department \$500,000 annually. The washing machine has taken many months of experiment and study to complete and was devised by the bureau of engraving and printing where the paper currency of the country is manufactured.

Millions of notes which have hitherto been destroyed every month will now be washed, starched and ironed, and returned into circulation with all the nicety of a



SENATOR GEORGE T. OLIVER OF PENNSYLVANIA

laundry package—but with the laundry list eliminated and no lost "pieces" to account for.

Sixty per cent of the soiled bills presented at the federal treasuries can be revived in Uncle Sam's new laundry department, which has a capacity for washing 25,000 notes per day, no matter what the denomination may be. Now if a device for washing and ironing out disputes were available, departmental rancor might also be put through the wringer and ironed out.



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ICEBERG LAKE—IN THE GLACIER NATIONAL PARK

THE story of a little crippled girl of New Orleans who grew into womanhood and blessed humanity, glows in the biography of the late Sophie B. Wright, who was one of the best beloved women of the South. She was president of the King's Daughters and Sons of Louisiana and prominent in many clubs, but she was best known to all the people as an educator, a lecturer and writer. All her life a sufferer and a cripple, there was something pathetic in her public appearances that immediately drew her audience to a ready sympathy and appreciation.

In spite of her frail health, for twenty-five years Miss Wright had conducted a free night school, besides taking a leading part in the "Rest Awhile" School of the state order. Even in her last days the thoughts of Miss Wright were of a good-bye to "her girls." Her incessant labors and the influence of her ideals upon the people of New Orleans brought to her many honors which she modestly received. When some time ago a new high school was to be opened, it was voted to call the building the Sophie B. Wright High School, although such a mark of esteem had never before been bestowed upon a living person.

Born after the Civil War had impoverished her family, she was crippled at the age of three, but her physical ills never seemed to interfere with her work. Never can I forget meeting her in New Orleans in the midst of her work, hopefully meeting the issues of the day, whatever they might be, firm in her faith in human nature, loving all and beloved by all who came in contact with her saintly personality.

* * *

AS the years pass and we find ourselves still actively at work in one place or occupation, we begin to feel the pride of a veteran or "old settler." There is a serene satisfaction when a man can say, "When I was here twenty years ago I did this or that," for it sounds "sort of well seasoned, as it were," and the final word in a discussion.

The question was raised at a meeting of the Old Settlers' Association in Cleveland as to when one becomes a real old settler. Mr. John D. Rockefeller was just enjoying the occasion in their midst

when he was called upon to give a speech—then he became serious. In his succinct way he replied, "I feel it a great honor to be numbered among the old settlers. Until recently I could not think I was one of them, but having been a resident of Cleveland since 1853, I expect that by and by I shall be counted as an old settler."



JOHN D. ROCKEFELLER
Who has qualified as an "old settler" of Cleveland,
where he has resided since 1853

God bless you; good-by." He was then entered on the rolls as a genuine old settler of Cleveland town and now pays his dues as a member in good standing.

* * *

CEREAL crops for 1912, according to the report of the United States Bureau of Agriculture, show a rather better condition as compared with the average of the ten previous years. This will be

good news to the American whose saucer of cereal is the foundation of his morning meal. We may go on with the expectation of having our oatmeal or corn flake for breakfast, but the report of wheat shows a lamentable decrease in acreage. To make up any deficiency for home or export trade no additional supplies can be expected from Argentina or Australasia, and India seems still to be unable to increase her products greatly in excess of the needs of her vast population. Canada alone



THE LATE SOPHIE B. WRIGHT
Of New Orleans, one of the best beloved women of
the South

seems to promise a decided increase to the wheat supply of the world.

Away back in 1860, a pound loaf of baker's bread retailed for three cents, and of course with the advent of postal currency during the war rose promptly to five cents, at which price it has "stood pat" ever since. But while the price has not lessened the weight has, for instead of sixteen ounces the average loaf weighs from twelve to fourteen ounces only, and the methods of improved aeration and adding moisture to bread has also lessened its real value as an economical diet.

Our farmers are not likely hereafter to have any difficulty in selling their wheat at good prices and chiefly for home consumption, for it looks as if the practical limit of competing wheat areas had been nearly reached.

* * *

SUGAR statistics and other reports show through the Government Bulletins that the world's production of sugar for the year 1910-1911 was by far the largest on record, exceeding any year of the past five by two millions of tons. The figures show an aggregate of 16,418,500 tons against 14,324,459 the previous year.

It is also shown by market price reports that the usual summer raid of United States consumers, during the preserving, "soft drinks" and ice-cream season, made a higher record than the previous year.

"This American sweet tooth," murmured a dapper Frenchman, who refused the sugar bowl and sipped his demitasse without a scowl, "is his one—er—what you say?—his one vulnerable spot. I read of American ladies who say, when meat costs high, 'We will do without meat!' But these ladies, when sugar soars, do they say, 'We will do without sugar—without our candied fruits, our sweetmeats, our bonbons?' No, no" he chuckled, "you Americans must satisfy your sweet tooth."

* * *

ON meeting some of America's elderly men who have achieved fame, fortune and almost everything else that it would seem the heart could desire, I have often pondered how must they look upon the few remaining years of life.

Years ago the people first became accustomed to buying coffee in packages, and "Arbuckle's Coffee" became a standard household product. I never could disassociate the word coffee from Arbuckle's. Only a few days before his death at Lakewood, New Jersey, I saw John Arbuckle, the intrepid Scotchman and fighter who, in a contest with the big sugar trust, had more than held his own. A man of sterling, rugged qualities, he made the best of his declining years. For hours at a time in the afternoon he would walk rapidly, feeling that he could bring back the vitality of youth by exercising the same grit and

energy with which he had built up his great business. There was something in his rugged features, and in his face, with the long gray beard, that bespoke a long life of goodness. He was a great, big, King Lear sort of fellow, with a burr in his voice.

His wife died some few years before him, and, having no children, he seemed to feel lost, in his early purposes, as to what to do with his great fortune. There was always system and method in John Arbuckle's philanthropy. He was a true Scot, and his thrift was as natural as his very breath. Was it a fresh air fund, a charity for children, or some other philanthropic pursuit, his eyes would kindle with delight as he undertook it. At one time he had under consideration the raising of the battleship Maine as a purely philanthropic proposition.

To see him in Lakewood, in those days before his passing, made the heart ache for this noble old man, whose great wealth could not keep for him the vigor of his prime, or aid him in finding the fountain of youth. It inspired a sympathy never before felt for feeble millionaires, some of whom have to be helped about because of infirmities, and nearly all protected from visitors, lest someone will injure them or bore them, until they seem like veritable prisoners in a workhouse.

The life of the aged millionaire, surrounded by servants and luxury, but after all just waiting for the end, without having reached the summit of his ambition, is not so very different from the last days of the poor and humble old man.

* * *

EVERY time I pass the statue of Phillips Brooks in Copley Square, I cannot but recall that talk in which I heard him tell of his own beautiful life. He seemed to flush with earnestness when he said things that burned themselves into memory, and when he talked of life's success as a service, he expounded a practical gospel of today. A life in existence merely for self, he declared, has always proven narrow and unsatisfactory. The importance of personal service to other lives, making them a part of your own, and working together for the betterment of some person

or cause—that is the real work of a useful life. This is truly an age of service, and those who do not give themselves to some service for the benefit of their fellow-kind are indeed leading a pitiful and fruitless life.

* * *

THE characteristic essays of George Fitch have for some time past appeared in many of the leading newspapers of the country. In fact, ever since George Fitch was graduated from the Galva,



GEORGE FITCH

The famous humorist, author of the famous "Siwash College" stories and "Vest Pocket Essays"

Illinois, high school in 1892, he has been distributing smiles and laughter all up and down the land.

The cradle in which George Fitch was rocked began swinging in June, 1877. He was a very tiny boy, and even now at the mature age of thirty-six, tips the beam at only one hundred and thirty pounds. From early childhood he desired to be a literary man, and he insisted upon going to Knox College, where they had the reputation of turning out full-fledged editors. In 1894 he was a typical college student, and certain of his classmates

have whispered that he was a "regular devil." But he was energetic enough to keep near the head of his class in history, mathematics, chemistry, sociology and everything that appeared in the curriculum, and it is recorded that he was especially interested in the study of "co-eds," which, translated, means girl students.

When he left college he began to turn out his famous Siwash College stories, which the magazines featured and which projected the young author into the literary

While he has a reputation as a humorous writer, his "straight talk" editorials had much to do with the formation of the Roosevelt party. He is a warm admirer of the former President, and a true and influential Progressive.

George Fitch was married to Miss Clara Gattrell Lynn of Kansas City, and the pride and joy of his life are his little children. George Fitch seems to humanize everything he touches. In some ways he suggests Eugene Field, having not only the keen eye of a humorist, but the soul and sympathy of a poet. Though none have ever found any of his verses, there is no telling what will come out after the "Vest-Pocket Essays" have been completed. With an audience that is nation-wide, one never would think of overlooking those paragraphs which are labeled with the magic name of George Fitch.

* * *

NOW that Congress has decided to build one large dreadnaught instead of two, discussion of the naval situation not only pervades naval and engineering circles, but has become a matter of general interest. Some newspaper scribe has stated that there is no other department in which the people seem to have so much detailed information as the Navy Department. Just the thought of this branch of the Government brings to mind the gleam of shining swords and gold lace decorations. What society ball at Washington would seem complete without the uniform of a naval officer? And while the navy has been attracting special attention upon the completion of the Panama Canal, the army has hardly received even a passing thought from the general public.

"The regular army of the United States," sternly declared a grim old warrior the other day, "has always been an anomaly in the republic, a body of men who, devoted in life and death to the defence of its honor and interest, are deprived of almost every right of American citizens, and governed and disciplined on European lines of caste and rank, which effectually prevent any considerable body of American youth from entering its ranks, even in times of greatest emergency."

He put down the musket he had been



SENOR MANUEL CALERO
The new Mexican Ambassador who is very popular at the Capital

limelight. In 1897 George Fitch began his newspaper career on the *Galesburg Evening Mail*. Then he went to his old home town of Galva, and he showed the folks what "home talent" meant, when it came to editing the *Galva News*. He went to Madison and later to Council Bluffs, where he began to specialize in the distinctive, characteristic paragraphs that kept Iowa laughing for four years. Then he went with the *Peoria Herald-Transcript*, and as managing editor became a feature writer who seemed to have a way of expressing the incongruous elements in everyday experiences, the foibles of society and little stories that fairly shone with humor.

fondling, and sat upon the edge of a table. "It is a curious fact," he said reminiscently, "that although the secession of South Carolina and her sister states in 1861 was largely promoted and certainly chiefly defended by ex-officers of the United States army, only two regular army regiments were raised by South Carolina, and these at various times were distrusted and suspected of insubordination, and no other regiment of regular infantry was raised in the Confederacy.

"Take, for instance, the militia of Massachusetts, which numbers about six thousand men of all arms, most of whom are qualified marksmen with the rifle, and a large proportion stand in the first class. This force is almost wholly renewed every three years; so that in every decade some eighteen thousand riflemen go into private life, fitted to do duty at short notice. But the volunteer service of Great Britain or Canada which is loyally and enthusiastically supported and encouraged by all classes of people, would, if as popular in Massachusetts, give us at least twenty-five thousand volunteers at very little cost above the expenditure for uniforms, arms and ammunition and drill sheds. Many companies indeed would defray the expense of rent, fuel and light, and do much to promote their own prestige and popularity."

"But what of the peace idea?" objected a congressman who is a staunch believer in arbitration. "Why get our young men ready for war when we're trying to accomplish world peace?"

The suave old diplomat bowed graciously. "The advocates of peaceful world-arbitration should by all means be encouraged in their beneficent work," he conceded, "but alas, even a failure to add two big ironclads yearly to our already big navy would handicap our admiration, while even the messengers of the Prince of Peace in foreign countries are ill at ease without warships and bayonets to hold in check the barbarity of unbelieving heathen. Mexico on our southwestern border has gone back to the domination of the sword, and Asia, even more apt to prefer bullets to ballots, is seething with religious, military and commercial fermentation.

"Over the whole earth, still is it Thor's day," he quoted tersely, "and it behoves the American people to remember that gold and landed estates, manufactures and civilization itself melt like wax in the fires of war unless a brave and disciplined citizen soldiery stand ready to defend and protect their homes, their loved ones and the flag of the republic."

* * *

THE great-grand-nephew of both Patrick Henry and of Chief Justice Marshall,



HON. WILLIAM MARSHALL BULLITT

The new Solicitor General of the United States. He comes from Kentucky, is the great-grandnephew of Patrick Henry and Chief Justice Marshall, and is the youngest man who ever held the office

and the great-grandson of Alex Scott Bullitt, president of the Constitutional Convention of 1799, William Marshall Bullitt, the new Solicitor-General of the United States, comes of notable Kentucky stock. His great-great-grandfather was Judge Cuthbert Bullitt of Dumfries, Virginia, a member of the House of Burgesses before the Revolution and judge of the General Court of Virginia. Upon his father's side he is descended from Colonel Joshua Fry, who commanded the

regiment in which General Washington was a lieutenant-colonel in the French and Indian War, and upon Fry's death, Washington succeeded to the command. His mother was Annie P. Logan, a daughter of Judge Caleb W. Logan, grand-daughter of William Logan, United States Senator from Kentucky in 1820, whose father was General Benjamin Logan.

Mr. Bullitt is probably the youngest

His practice has been chiefly confined to the representation of corporations, although he has handled several notable probate and civil causes, not forgetting the Louisville election contest case.

Mr. Bullitt's only activity in politics was in the effort to set aside in the courts the fraudulent election of city and county officials in 1905, which resulted in complete success in the unanimous decision in 1907 by the Court of Appeals. A quotation from this notable opinion was used by Roosevelt in accepting the bolting nomination.

Although he resides in Louisville, Mr. Bullitt's favorite home is at "Oxmoor," the old country place a few miles from the city, which was built by his great-grandfather in 1787, and which has been continuously in the family ever since.

Smooth shaven, using glasses, with his hair a little thinned at the top, and wearing the regulation moderate collar, neat tie and business suit, the new Solicitor-General is an interesting and entertaining personality. He is a typical Kentuckian, and the vigor with which he has taken up his new ideas indicates busy days in the Solicitor-General's department.

* * *

AN interested group of Washington newspaper men gathered about Mlle. Marie de Koroleff, the Russian writer, as she gave her impressions of the Capital. She came to the United States representing a Russian scientific publication called the *Architect*, and it was especially

gratifying to hear her comments as a student of architecture upon the majestic and solitary grandeur of the dome at Washington. Mlle. Koroleff is a sprightly young lady, deeply interested in everything American and was ready at every challenge to try her English, which was spoken with a delightful accent. She told the Washington scribes that she was better pleased with Washington than with New York. She did not feel so tired as in New York, and the streets of Washington were so broad and impressive that one felt much freer than in over-crowded New York.



HON. WINSTON CHURCHILL

The popular author, now running for the governorship of New Hampshire

man who ever was appointed to the office of Solicitor-General, for he is not yet forty, and has never held public office except as chairman of the board of public safety at Louisville, Kentucky, his home. He was born in Louisville March 4, 1873, and is a graduate of Princeton. He is a lawyer from the ground up. Upon receiving his LL. B. from the University of Louisville in 1895, he immediately began the practice of law in his father's office. When scarcely twenty-five years of age he edited Bullitt's "Codes of Practice," which attracted widespread attention.

There seems to be a peculiar kinship between Russians and Americans. I never met a Russian who did not know of George Washington, or of our fight for independence. Mlle. Koroleff insisted that she has always been interested in the American people, and while Russia does not have woman suffrage, yet she was greatly interested in the subject. She spoke most interestingly of the success of woman suffrage in Finland, and told of the splendid work accomplished by a woman editor of Finland who only a few years ago a working girl was already the author of many of the prominent remedial legislative measures that have been secured in Finland.

Her criticism on the American press was felt when she said that American newspapers dealt in word pictures instead of in efforts to make people think and feel—just to print impressions of the passing moment—a sort of moving picture as it were.

The little Russian lady had a pretty way of punctuating her conversation with shrugs and mannerisms suggestive of the French. She speaks French fluently, but was most proud of her English, which she insisted was improving every day by conversation with newspaper men and the reading of papers and magazines. She was especially enthusiastic concerning the work of American magazines, and felt that that was the one great phase of publication work that would soon be developed in Russia. She did not seem to think there was any feeling against Americans because of the abrogation of the Russo-American treaty, that is, among thinking people, and she added significantly, "In Russia thinking people are still in power."

* * *

TODAY the one great question is more production from the soil—intensified farms and more producing farms.

Out of the Great Western Desert, where little grows, and life of any kind is confined to its lowest types, the savants of the government claim that millions of tons of potash salts will be drawn during the coming years, adding incalculably to the fertility of the arable lands, and billions

of bushels and cases to the fruit, grain and fibre products of the Republic.

Germany has hitherto held almost the only source of supply of these salts, so necessary to the preparation of the chemical fertilizers, which have made intensified farming both possible and profitable.

Some months ago the activities of the experts who were searching for potash deposits were recorded in these pages, and the suggestion noted that the immense fuci and seaweeds of the Pacific could be



GUGLIELMO MARCONI

Inventor of wireless telegraphy. He has suffered the loss of his right eye resulting from an automobile accident, and his work upon further development of the wireless is indefinitely put aside

utilized to produce these salts. It is now claimed that large subterranean deposits, equal to the needs of the nation for the next thirty years, have been discovered.

Probably before this supply is exhausted new methods of disintegrating and freeing the fertilizing elements of fossils and igneous rocks will be discovered, enabling man to hasten the processes which Dame Nature takes centuries to accomplish. The application of electricity may also develop methods of fertilization and stimulation of vegetable life not yet perfected. Nothing will be left undone to develop these valuable deposits.

A Tale of a Whale—A Whale of a Tale

By Maurice Bowman Phipps

STRANGE things happen in Casco Bay,
Strange things happen there every day.
But the weirdest seem to happen when
The summer folks have gone home again.



On one of the islands lives a youth,
Famed far and near as a lover of truth;
He tells the truth for truth's own sake,
And never was known to nature fake.

This is the tale he told to me
While fishing for cod in the summer sea.
He fearlessly met my skeptical eye,
For his name is George, and he cannot lie.

"Ever see whales in this 'ere bay?
Why, sure in the winter, most any day.
Never heard tell o' the grampus, which
Got stuck on a sand-bar tighter'n pitch?

"A grampus, yer know, is a kind of a whale,
Somewhat smaller, with a different tail.
But they're big enough to send you to glory,
If they'd ever come up right under yer dory.



"They was three o' the critters 'round that fall,
And the little ones you'd scource call small,
They was twenty foot long, and it's a cinch
The big feller was fifty if he was a inch.

"And say, yer'd ought to see 'em chase
A school o' herrin'! Why, the pace
They'd go through the water made it so hot
Our lobsters was b'iled in the lobster-pot.

"This 'ere day that I'm tellin' about,
The tide had gone most half-way out,
When me and dad went up the bay
Arter some clams fer bait next day.

"We kep' a-diggin' fer quite a spell,
When all ter onct Dad gives a yell,
Drops his clam-hoe, and like a fox,
Starts on the hot-foot over the rocks.



"I source knew what to make of it;
Thought at fust Dad had a fit,
'Cause, less'n he has to, Dad won't run
Fer any dang thing under the sun.

"But he hollers to me, 'They's a grampus thar
Left by the tide on the long sand-bar.'
So I drops my hoe and beats it, too,
To see whatever that whale would do.

"Wal, sir, what do yer think I see;
Not one of them stuck, but the whole dern three!
And yer'd better believe they was some splashin',
Why, it looked like a injine was doin' that thrashin'.

"Thar we stood ten minutes or more,
Afore the big feller got off'n the shore.
How he managed it, I couldn't see,
But thar he was, swimmin' off scot free.

"But the two little fellers had got on too far,
When they chased them herrin's acrost that bar.
They'd splash, and blow, and wriggle, and fight,
But they was stuck thar good and tight.

"'Kinder heartless,' Dad says to me,
P'intin' at the big one, headin' fer sea,
'He's all right, but the selfish cuss,
Won't help the others outter their muss.'

"Wal, sir, it seems like that fish heard
What Dad said ter me, yes, every word.
Fer all ter onct, he turned in his track
And come r'arin' and tearin' right straight back.

"In all your days, I'm willin' ter bet
Yer never see what my eyes then met;
A fish that was fifty foot long, at least,
Travellin' like lightnin', 'nd as tho' he was greased.



"He came so fast he was hid by foam,
And I sure wish'd that I was home,
Fer if he'd hit that bar kerslap,
He'd knocked us and the island clean off 'n the map.

"By crickety! How that fish did fly,
And the water in front was piled so high
It looked like a tidal wave or a bore
Was headed fer whar we stood on shore.

"Just afore he'd gone so far
That nothin' would keep him from hittin' the bar,
He veered to the right, and dove below,
And then disappeared from that day's show.

"But that mountain o' water kep' on straight,
Travellin' like a limited freight.
With a roar it broke on that bar o' sand
Whar the two little fellers was still on hand.

"They seen it comin', and when it hit
They dove right inter the midst of it.
They swum like time agin that wave,
And slid off 'n the bar by a narrow shave.

"Now, folks 'll say a fish can't think,
But I'd like ter know what that was, by jink!
And if you reckon I'm lyin' ter you,
Go ask Dad; he'll tell yer it's true."

In silence I pondered this marvellous tale
Of the crafty, intelligent, brotherly whale.
Did I believe it? Why shouldn't I?
His name is George, and he cannot lie.



On the Campaign Circuit

By the Editor

THE *modus operandi* of the organization of a political campaign or the exploitation of new expositions of party faith to stir up political sentiment quickly and effectively seems like the revision of a quadrennial chart.

The campaign headquarters are opened, more or less money received (no tainted money accepted) and duly washed and laundered. The doors are labeled with names, the carpets and desks and chairs provided, a big waste-basket installed, and the ubiquitous "Torchy" put on the job. For a time it seems as if "Torchy" and the blonde telephone girl are going to run the shebang, because everyone else is "out to lunch." The salesmen find appropriations exhausted, policies not determined on and all things chaotic. About the third day, expressmen get busy, packages, photographs, designs and paintings arrive, until it looks as if a new periodical was ready to bloom. Then accumulate reports, patent devices for sharpening pencils and pasting postage stamps and other paraphernalia of a literary bureau. Typewriters start clicking, and the duello of statements begins; the switch is turned on, and the campaign circuit is complete.

Sometimes they get the wires crossed, and the wayfaring inquirer finds himself in the wrong quarters, but it does not matter in these days of co-operation and concentration.

At the lunch stands, the rival campaign managers quietly talk matters over, and the people wonder how they can look at each other in complacency, while belonging to opposing factions and saying awful things about each other's party and platform. But there is a comradeship in modern business that has made rivals

and competitors friends, and it has permeated even the political camps.

On the campaign circuit, the old-fashioned stump speaker is only a fading vision of the past. The modern stumpers in the rear of a decorated automobile fly around here and there, stopping at available corners, just getting an audience and pouring out their story. But in the meantime the people are busy, almost too busy to listen, and many too busy to read, but not too busy to cast that quadrennial vote which every four years rings down the curtain on the campaign stage.

* * *

Into the national headquarters are pouring in all sorts of suggestions for capturing votes. The methods of a political campaign have changed somewhat in the last twelve years. Today a political maneuver is conducted something as an exposition is exploited. Public opinion is not "made" so much as directed. At the conferences at headquarters, whether at the Republican headquarters in the Times Building or at the Democratic headquarters in Fifth Avenue—the site of the old Fifth Avenue Hotel in New York, where Thomas Platt used to hold his "Amen corner" dinners—there is a gleam of humor. The big men gather at the table and tell stories, and seem to be nothing more than big boys. Then after everyone is thoroughly humanized, they get down to business and settle big propositions in a few minutes. This note of humor is akin to sympathy, just that broad sympathy for which Abraham Lincoln was criticized during the trying days of the Civil War.

One of the visitors at the Democratic headquarters was George Fred Williams

of Massachusetts. What Democratic assembly would be complete without George Fred Williams, who in the days of Bryan's candidacy was one of the foremost figures? He still maintains that placid poise and wears a red necktie, and revives memories

Some friends inquired, "Jerry, why do you wear a hat like that?"

"I will tell you," he whispered, "I made up my mind to attract attention. When George Fred Williams prances down the aisle they say 'there goes George Fred



JOSEPHUS DANIELS

In charge of the literary bureau of the Democratic National Committee. He hails from North Carolina, where he is the editor of the *Raleigh News and Observer*

of the Democratic Convention at Chicago in 1896. ■■■■

One of the delegates was Jeremiah O'Sullivan, who entered wearing a hat some two feet wide and otherwise attired in a manner that could not escape notice as he passed down the aisle of delegates.

Williams' and when Dave Hill's bald head appears, they whisper 'there's Hill.' But never a word has been said of Jeremiah O'Sullivan for two whole sessions, so I decided to get a hat big enough to make it talk—one of the Gainsborough variety, you know. And now they're

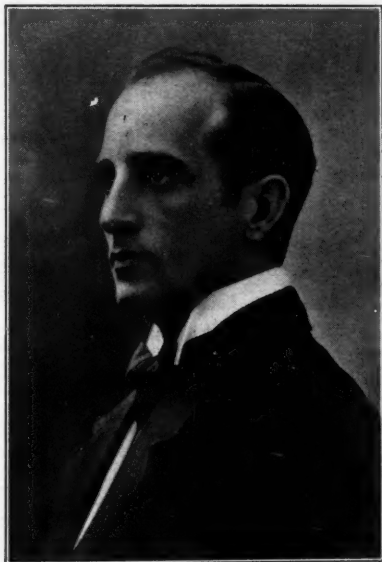
talking—hear 'em—"There goes Jeremiah O'Sullivan—"

"It doesn't always matter what is under the hat. Perhaps that is why women wear gorgeous headgear in contrast to the buzzy, fuzzy fiz-wheels they used to wear."

Jeremiah felt that he had solved the problem of fame at that convention.

* * *

The elevators that ply to the eleventh floor of the Times Building were kept busy in October. At the Republican headquarters Mr. Hilles, with his secretaries Mr. Yoakam and Mr. Wagner, was rushing out correspondence and gathering up the threads for the closing days of the campaign. Mr. David S. Barry was found in charge of the Press Bureau, and prepared the heavy gun literature of the campaign. There is no limit to the suggestions made to discourage hesitancy in the political campaign. There are purveyors of buttons, badges, flags, fans, electric signs, advertising, music and all sorts of ideas



JOSEPH E. DAVIES

The energetic young attorney from Madison, Wisconsin, who has given active service to the National Democratic Committee. Since college days he has been interested in Democratic politics. He is the son-in-law of Colonel John H. Knight, who was closely associated with William F. Vilas, prominent during the Cleveland administration.

with which to impress and influence the voters. The business idea predominates now in all great national campaigns. In the Literary Bureau they are keeping careful watch of all the different statements and reports of the candidates and their managers. In a corner room is Mr.



W. F. McCOMBS

Chairman of the Democratic National Committee. Mr. McCombs was very active in the preliminary campaign in securing the nomination of Dr. Wilson. He is a son of Arkansas and a graduate of Princeton, has all the fire of Southern chivalry and hopes some day to see in the presidential chair a man born south of Mason and Dixon's line.

J. B. Reynolds, secretary of the Committee, looking after all details, not excepting the pay-rolls. William Barnes, Jr., is there a few days every week in an advisory capacity, and his thorough grasp of details of political campaigns reveals not only his inherited genius derived from his grandfather, Thurlow Weed, but every move shows his acquired experience gained in handling matters in Empire State politics. Then there is "Governor" Paige who seems to know about every statement made and every maneuver timed in the political scoops of a half century.

The whole personnel of the committee has been thoroughly brought into unison

and methodical co-operation under the direction of Charles D. Hilles, chairman, the personal representative of the President. Nothing has interfered with carrying out the high-minded and conscientious purposes of the candidate to make the campaign clean and square in every detail. Visitors wait about the room patiently reading and re-reading the newspapers, and the steady click of busy typewriters

vesce, and if it effervesced too soon or too late it was stale—and the political campaign gone stale is hopeless and pathetic. It was early determined to throw vividly and graphically before the people the proposition of continuing the administration under which the country has prospered and developed as never before. And later the bill-boards fairly blazed, when a hurricane homestretch campaign was launched.



HENRY MORGENTHAU

The chairman of the Democratic Finance Committee. He has concentrated his efforts upon reaching the small contributor of funds, and declares that if Wilson is elected, he will owe it to the dollar contributions from men and women in all parts of the country

indicates how the management of political campaigns has become a thorough and businesslike procedure. General Erly, the Washington newspaper man, seems to know everybody and just how to handle people, and incidentally to prepare a good story. The policy of the Republican Committee seemed to be rather to wait and not push matters until the closing days of the campaign, realizing that in making old-fashioned "sody water" there was just the right time to put in the "sody" to effe-

Although men are still in command at political headquarters the suffrage movement has made its impress. One lady visitor held six men as an audience while she expatiated on the work the women are doing to help the feeble-minded and the helpless, and outlined the opportunities that were opening for women to do their full duty as citizens, not only in voting but in taking upon themselves the brunt of the work, looking after those weaker, and caring for those who cannot take

care of themselves. "Well," said Seton Thompson, who was indeed a bit startled at the remark about helping the feeble-minded, "what do you propose to do for the men?"

"Oh," replied the lady, "we just marry them. That is how we take care of *them*." The activity of women in the campaign of 1912 is more pronounced than ever before.

who had been led to love and admire the keen judgment and ability of this young lawyer who gained a countrywide reputation for his conduct of the Wilson pre-nomination campaign.

Nearly two hundred employees had to be housed and their efforts directed into a telling fight.

When Rolla Wells, treasurer of the National Committee, sauntered into head-



ROLLA WELLS

Who came on from St. Louis to preside over the treasury of the Democratic National Committee. He has to his credit two terms as mayor of St. Louis and the third class Red Eagle decoration by Emperor William III

There were no clocks at the Democratic National headquarters in the Fifth Avenue Building. As one of the elevator boys in the building remarked grimly, "Them people don't seem to have no starting or quitting time."

Chaotic conditions confronted the various chiefs of Bureaus when they walked into national headquarters last August. The illness of National Chairman William F. McCombs had had a depressing effect on the different members of the National Committee and the Campaign Committee,

quarters with a cigar firmly clutched in his teeth and inspected the army of workmen who were building partitions and moving desks, he remarked:

"This is all very exhilarating, but we cannot carry on a campaign along these lines. Let's get settled and then get to work."

And as if by magic, the debris was cleared away and a well-regulated, well-equipped, enthusiastic organization resulted.

It was amusing to watch old-timers like Tom Taggart, or Norman E. Mack, enter

headquarters. These men are keen of sight, keen of mind. They watched, listened and agreed that a new order of affairs had entered into the Democratic party as well as the country.

"I have had a wonderful diet of fish all summer long," remarked Thomas Taggart. "Fish is said to be great for the brains. Therefore, I have learned, and I like the education. This new order of affairs is a go."



J. ADAM BEDE

The Minnesota political humorist. He was sent on the trail of Colonel Roosevelt to the Coast and delivered some of those racy orations which won him fame in the House of Representatives

The personnel of the campaign headquarters is interesting. One could not help but notice the prominence of young men, many of whom had never before had a part in a presidential campaign.

Joseph E. Davies, the Secretary of the National Committee, has held the reins in the West, and is the young man to whom, with Wm. H. McCombs, belongs a good share of the credit for bringing about the Wilson nomination. "Joe" Davies hails from Wisconsin, where he has had a successful career as a lawyer. He entered politics the same time he entered

the field of law, and made many friends during his service as District Attorney of his native county in Wisconsin. In May, 1910, he was made permanent State Chairman of the Democratic party in Wisconsin, and soon after he had the honor of being the youngest member elected to the Democratic National Committee. He has had full charge of the Wilson campaign in the West, and the "old guard" has watched his movements with unusual interest.

William G. McAdoo, the Acting Chairman of the Committee, is primarily a business man, and has shown rare powers of leadership.

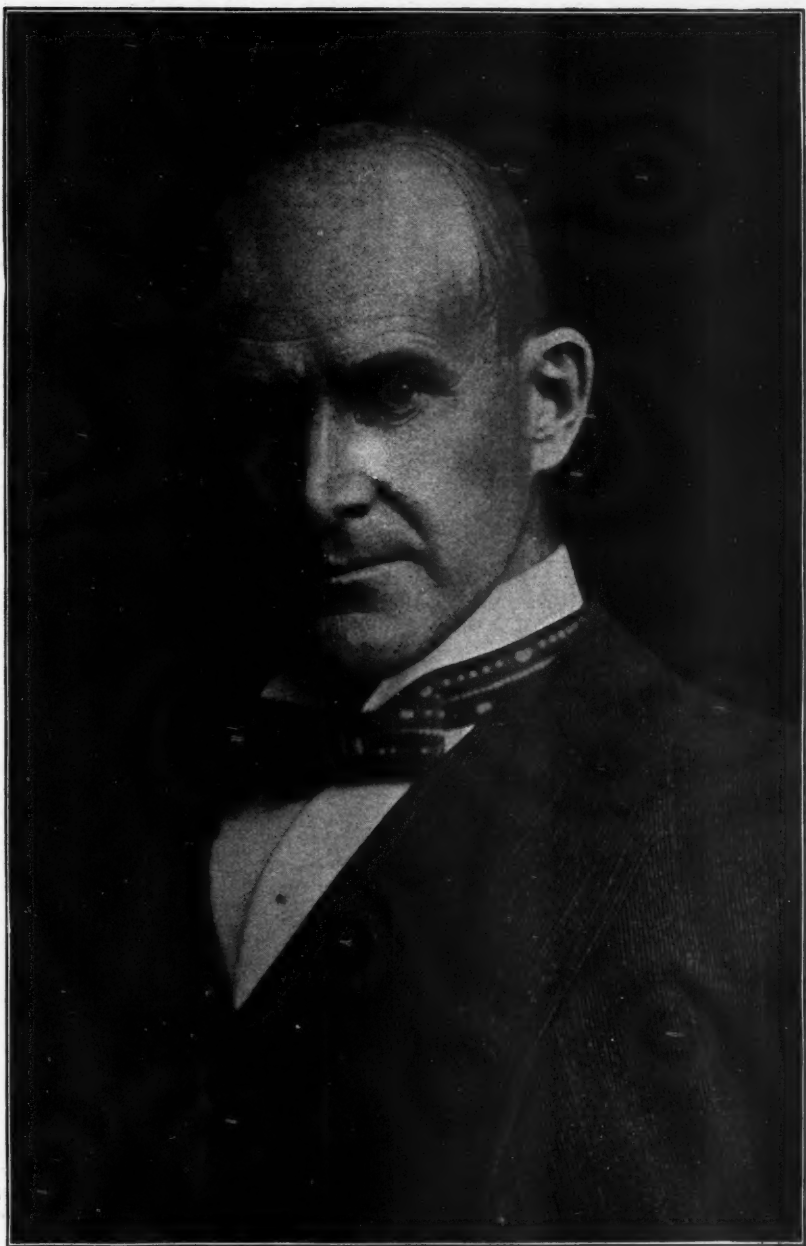
The Finance Committee, under the direction of Henry Morgenthau, as National Chairman, kept a score of new plans working in the collection of funds—for funds are necessary in the conduct of a national campaign.

Special Bureaus have grown like mushrooms during the present campaign. The Woman's Wilson and Marshall organization has added to the picturesqueness by the enthusiastic efforts of the leaders to grasp some of the alleged knotty political problems. Mrs. J. Borden Harriman, a prominent leader in New York society, has given as much energy and ability to the campaign as many of the most conspicuous politicians.

Frank T. Walsh, one of the most distinguished attorneys of Kansas City, opened up a special bureau in behalf of the Civic Center movement. Mr. Walsh and his legion of followers are advocating back to the schoolhouse ideas and believe that four years from now the question of holding public meetings in the public schools will be one of the features of the campaign.

* * *

For two presidential campaigns Josephus Daniels has had charge of the Literary Bureau of the Democratic National Committee. In a corner room on the sixth floor Josephus now reigns, in command of a battalion of typewriters. Literature and photos of the campaign were being dispatched at a lively rate. Photographs of the candidates and buttons were there for all. Judge Wade from Iowa was smoking a cigar and—thinking. Someone



EUGENE V. DEBS

The soft-voiced, kindly and gentle soul who has led the Socialist party in four presidential campaigns. Few men have more close personal friends than Eugene V. Debs

was telling a joke on Josephus Daniels and everybody stopped to listen. Mr. Daniels had scarcely visited his home since the Baltimore convention, but when he returned the old negro "mammy," who had been in his family for years, remarked to the colored man mowing the lawn, "How well Marse Daniels am lookin' since he went down to New York."

"What's he been doin'?" asked the darkey.

"Don' you know?" incredulous.

"No, never heard."

"Why, he is down there servin' with a society for 'lectin' Presidents."

When the information was given that Mr. Wilson was the Democratic candidate, the colored gentlemen confidentially remarked in a whisper, "Huh, I thought Mr. Bryin gen'rally ran fer President."

It is down here among the homefolks that you find the real Josephus. You must go to Raleigh, North Carolina, where for many years he has presided over the destinies of the *News and Observer* to know why, out of all the Democratic editors of the country, Josephus Daniels has been selected for his vital work in the presidential campaign. Almost night and day his North Carolina editorial office is open to visitors, and there is a pile of letters and mail from correspondents, for the *Raleigh News and Observer* has a strong personal hold upon its readers. The paper is as devotedly read and trusted as was Greeley's *Tribune* in "the sixties," and, consequently, Josephus is one of the few types remaining of a personal generation in the world of journalism.

The New York *Evening Post* has called him "a daguerreotype," having discovered no other more serious high-sounding title. In hot weather Josephus wears crash suits with the collars turned down at a low altitude, and a black bow tie. His glasses are anchored on a bit of black tape. Back of it all is a serious, kindly face such as would charm you in a cameo. But when he talks you feel the real charm of Josephus. He writes as he talks—rapidly—and is a young, old-fashioned man.

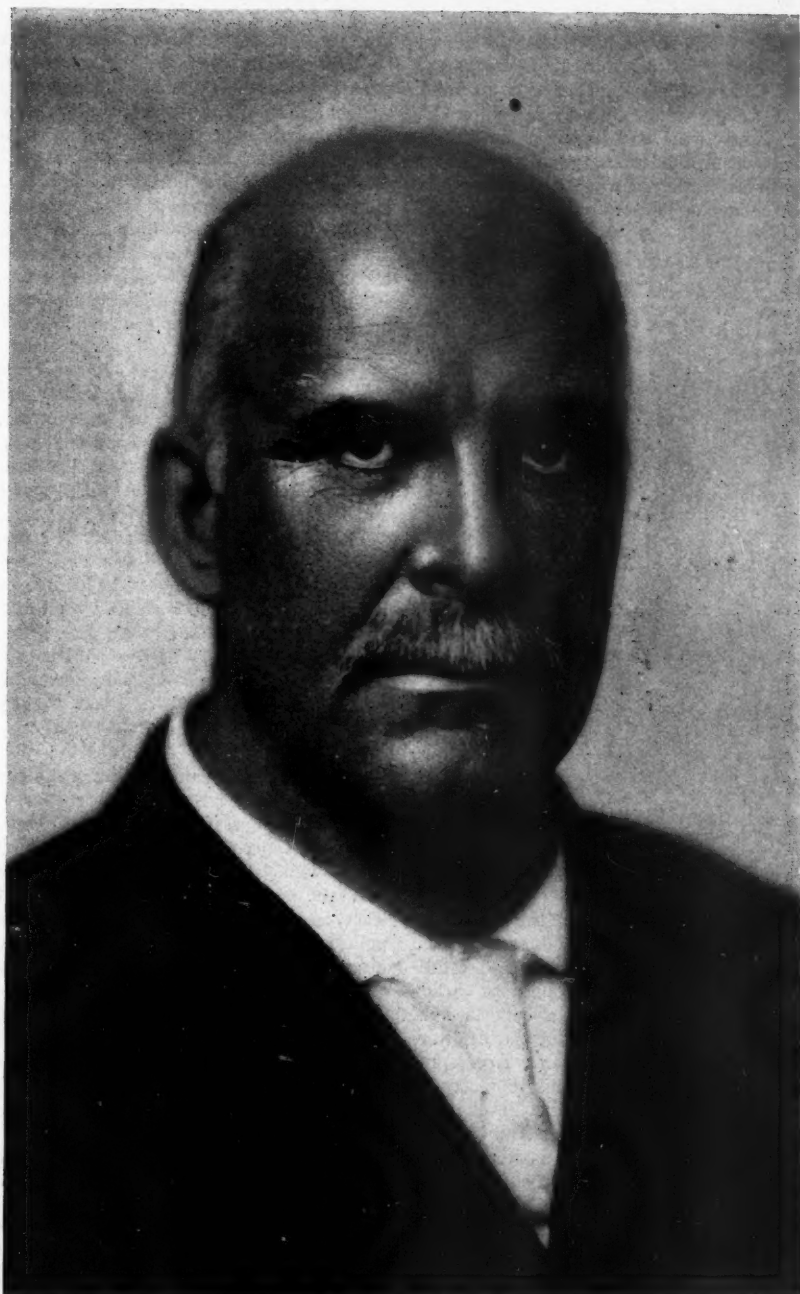
He was born in Washington, North Carolina, during the Civil War and began his newspaper career at Wilson in the Tar

Heel State. With a reputation as an independent and incisive writer, he has bearded the lion in his den in speaking his mind, and at one time was held in custody by United States marshals because of this straight way of talking with a pencil and paper. Josephus has always been recognized as one of the most intimate friends of William Jennings Bryan and whenever the peerless leader is in the field, there is Josephus. Mrs. Daniels is a sister of Ensign Worth Bagley, the first American naval officer to fall in the Spanish-American War, in whose honor a handsome monument stands in the State House Square in Raleigh. Mr. Tom Pence, the Washington correspondent of the *Raleigh News and Observer*, is gayly skipping along as assistant national chairman. Pence was prominent in the early activities in behalf of Governor Wilson's candidacy, and is continuing his work with a long and strong pull. Mr. J. C. Hammond as press representative shares with Josephus Daniels the honor of conducting a most effective political publicity bureau.

* * *

High up on the twenty-eighth floor of the Metropolitan Building are the Progressive party headquarters. There is a large assembly where the guests gather on camp chairs and talk it over, and you are likely to find almost anyone there. One day I found General Dan Sickles busy looking over his papers and getting ready some material for the campaign, insisting that he was a full-fledged "Moose." The General is eighty-seven years old but full of vigor. The elevators were shooting up and down like a catapult, carrying the enthusiastic Roosevelt supporters, and when O. K. Davis of the Publicity Committee puts his initials on a piece of copy it is O. K. in more ways than one.

The nomination of Hon. Oscar E. Straus, former secretary of Commerce and Labor, as Governor of New York on the Progressive ticket was felt to be a master stroke, even if it was accomplished by "Suspender Jack" after a bitter fight between Pendergast and Hitchcock. The spectacle of Jews and Gentiles singing "Onward, Christian Soldiers" at the con-



DR. EUGENE W. CHAPIN

Although a son of Arizona, he has led the Prohibition party in the presidential campaign. A forceful speaker and organiser, he has indeed had an enthusiastic personal following

vention close, shows how racial prejudices are being wiped out during the campaign, and those words of Lincoln come to mind that "every man must be given credit for some virtue and it is not the providence of brother man to judge" and to damn his brother man just because he does not believe as he does on political issues.

* * *

Since the strenuous days of the Convention, Chicago has never lost the political fever. The western metropolis has long



DAVID W. MULVANE

From the Sunflower state. Mr. Mulvane has been in charge of the Chicago headquarters of the Republican National Committee, and has conducted a vigorous campaign

been recognized as one of the important political storm centers, and early in the campaign the various parties had established themselves in pretentious headquarters. The Republican cohorts hold forth on the second floor of the Auditorium. Temporary partitions were provided and the place elaborately decorated with flags and a gigantic picture of President Taft. A messenger sits at his post and takes in the names of visitors. Piles of literature are scattered about and in a corner room Mr. David W. Mulvane was found in charge of headquarters. Harry Litchfield West keeps the typewriter battery busy furnishing the literature, and Congressman Campbell with his old-time editorial instinct, plans how to get the

literature out to the papers. There must be a statement prepared for the newspapers, every few hours, and Mr. Dekama, Chairman of the Speakers' Committee, has his room for preparing orators for the "home stretch" rush. Adam Bede had just dropped in fresh from a campaign. His voice was deepened from open air speaking, and he was making active preparations to go on Colonel Roosevelt's track through the west. There was just a glimpse of Dr. John Wesley Hill between his shooting across the continent to fill various engagements.

The rooms open on a veranda overlooking the lake, and pacing that terrace were campaign managers with wrinkled brows, thoughtfully figuring out what would take care of this situation and that situation. Meanwhile the mail pours in, with reports and counter reports.

The Democrats also invaded Chicago, and Mr. Frank B. Lord was sent from New York to Chicago to take charge of headquarters. There has been an interchange of men all along the line. The enthusiasm of the Wilson men has not abated since the result at Baltimore, and nothing was neglected to make "every little movement" count.

* * *

Amid the heavy cannonading of mutual recriminations, charges and counter charges of the campaign, it is refreshing to come across instances of that saving humor which while it may neither remove nor dull the barb of an oratorical arrow, at least lessens the more bitter phases of political warfare. Adam Bede, the Minnesota political humorist, had large and enthusiastic audiences wherever he went, for he never can repress the perennial stream of picturesque northwestern originality which seems to pervade his every public utterance. His description of the "bosses" was one of the most racy bits of political speaking that has traveled over the wires. He has never lost his well-earned laurels as one of the keenest wits that ever sat in the House of Representatives. He was after the indomitable Colonel tooth and nail, and he gave a real campaign "reply" to the Colonel's prophecy that "the bosses will be beaten two to one in November."

"There can be no doubt of that," said J. Adam. "First of all, he himself, the most ambitious of bosses, controlling the grass country; the exalted ruler of the herd, dishorned, denatured and disgraced (how is that for 'apt alliteration's artful aid'?) will bite the dust to roam the political plains no more forever.

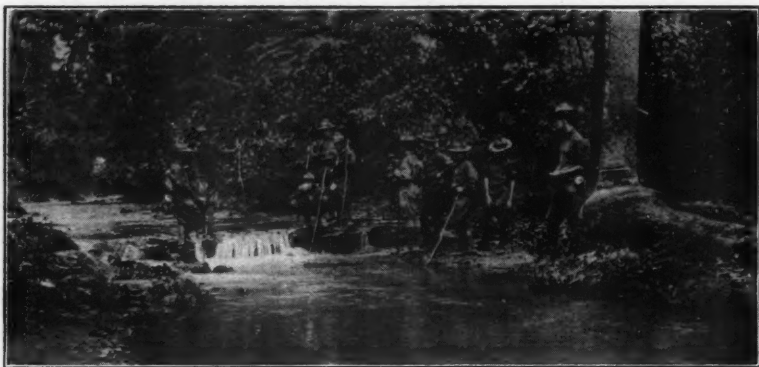
"Then there is the little millionaire baby Moose of the Chicago *Tribune*, Medill McCormick, boss of the Kindergarten Mooses of the Sucker State, eager for a foreign mission and a European water cure. Reincarnation of hereditary and historic heresies, 'so young and yet so fair' he must go to the slaughter, and worst of all (isn't there a rather cannibalistic suggestion in this?) cannot pass the pure food inspections of the Taft Administration."

At least J. Adam's word caricatures were unique, and the people demanded more. So down the list he went, from "Tim" Woodruff to "Boss" Flinn. It was like a flashlight lecture, only the subjects were campaign leaders, from the ranks of the opposing party.

There was comparatively very little speaking done during the early part of the campaign until the inimitable J. Adam Bede and John Maynard Harlan, son of the late Justice Harlan, were sent after Colonel Roosevelt on the trip across the continent. They certainly sent in hot shot, grape and canister. The long list of old-time speakers who in past years thundered in political campaigns is very much abbreviated this year. Bourke

Cockran and Senator Beveridge for the Progressives were great attractions, but their work was overshadowed by the tour of the intrepid Colonel Roosevelt himself. In the Democratic list William Jennings Bryan, Speaker Champ Clark and George Fred Williams and other heavy guns were brought out to spike the guns of their dual-headed opponent. There was no lack of vigor in the Socialist or Prohibition ranks, and the irrepressible Debs and Dr. Chafin spared neither time nor energy in the campaign. The West seemed to be the happy stumping-ground, and the busy battalion of noted speakers, led by Senator La Follette, in the fight on Colonel Roosevelt, furnished a unique phase of the five-cornered presidential campaign, and the voters just looked on and did the heavy thinking. The bill-boards blazed with proclamations, the brass bands blared, but business pushed right on with bumper crops and prosperity at hand to discount the future. There was never a campaign in which the "big interests" were apparently so entirely divorced from political activity, and the Senatorial investigation with its thrilling stories of political philanthropy passed on as a memory. The thrills on the political campaigns current in former years had to give way to interest in the baseball struggle between the Giants and the Red Sox, while the government at Washington went merrily on in anticipation of a presidential inauguration in 1913 that will share honors with the opening of the Panama Canal as one of the two great events of the calendar year.





THE Chief Executive of the Boy Scouts

A CHAT WITH JAMES E. WEST

ONE of the jolliest forenoons I have ever enjoyed was spent with Mr. James E. West, Chief Scout Executive of the Boy Scouts of America. The marvelous success of the National Boy Scout movement is easily understood when one knows the personnel of its officers. If ever there was a man who is a boy right through every fibre of his buoyant nature, it is James E. West. Born in Washington and so afflicted in boyhood that he was unable to run and play, none understood better than he the real hunger for play that possesses the heart of a boy.

Paradoxical it now seems, but the Chief Executive officer of the Boy Scouts of America—

an order noted for its healthful, athletic boys—was not many years ago a cripple. He was raised in an orphan institution in Washington, D. C., but in spite of handicaps there was an indomitable spirit in James E. West that conquered obstacles and made the drudgeries of life a pastime.

One day during his life at the institution, a good lady became fascinated with the little cripple lad, and later she became as a mother to him. He took an earnest interest in the institution which had been his home from early childhood, and alone and single-handed instituted many important reforms. The boy grew up, studious and hard-working; he became a stenographer; later he studied law and



JAMES E. WEST

Chief Scout Executive of the Boy Scouts of America

was admitted to the bar. With the same persistence that he pursued his profession, he conquered his physical weakness, and today James E. West joins in the march and in the sports with the three hundred thousand Boy Scouts whom he has helped to organize.

Mr. West is enthusiastic about the movement, and is never too busy to talk of his boys and of their great organ-



Blanket Tossing at Camp 1911, Denver, Colorado

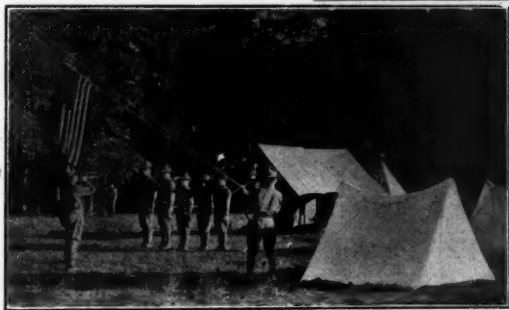


This Troop, the Lowry Hill Boy Scouts, did not miss a Saturday all winter

ization. There are three degrees: tenderfoot, second-class and first-class scouts. The title of Eagle Scout is given only after these three degrees are passed and when tests in twenty-one different useful and amusing activities, such as firemanship, gardening, wood-



The Camp Fire—Troop No. 8, St. Louis



Troop No. 8, St. Louis, in camp at Bourbon

ship, dairying, bicycling, cooking, chemistry, electricity, gardening, pathfinding and swimming. Now what more could you ask of an American boy?"

It is easy to see that this training soon develops the average boy into a mentally, morally and physically self-reliant young man, who will have a marked influence upon



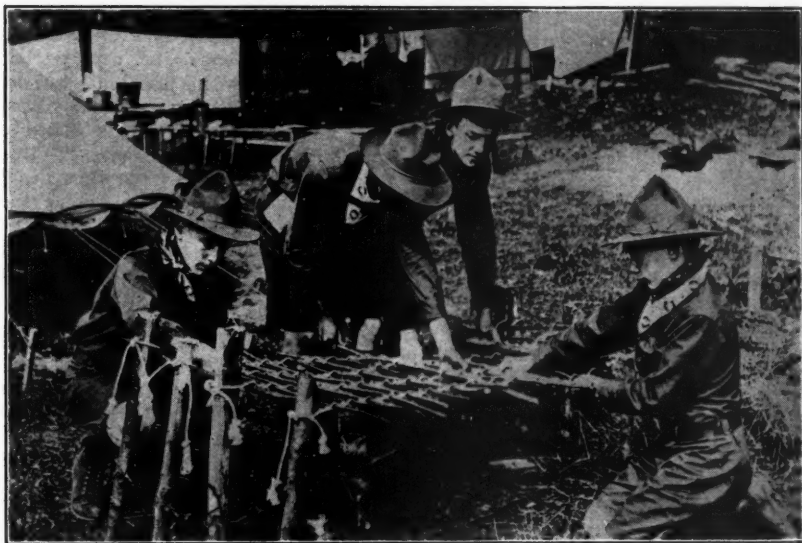
WRITING REPORTS—TROOP NO. 8, ST. LOUIS



SIGNAL CORPS OF THE BOSTON BOY SCOUTS



DENVER, COLORADO, BOY SCOUTS, LINED UP FOR SIGNAL PRACTICE



"MAKING A BED"—COOPERSTOWN BOY SCOUTS OF AMERICA

the manhood of the future. Mr. West also told me of the Honor Medal for life saving, and from a letter read a simple account of how a St. Paul Boy Scout rescued a brother scout from drowning, pulling him by the hair a distance of twenty yards to the shore. The rescued boy was limp, but his savior had studied "first aid work" in the Scout Manual, and he brought the unconscious boy back to life.

The Scout movement has so interested the people of America that the Common Councils of various cities are taking cognizance of what it means in developing sturdy, self-reliant young manhood.

In Poughkeepsie, New York, medals are given to boys who qualify in ten different phases of civic knowledge and activities. The Boy Scout must be able to read a map, to give

the names of the streets, the location of the fire alarm boxes and fire companies, the locations of public buildings, factories, the names of railroads and steamboat lines touching Poughkeepsie—in fact, he must be a walking guide of his own city. This is in line with English Boy Scout development. The American public first became personally interested in the movement when Mr. W. D. Boyce, returning from England, told of the boy he had met in London and asked for information, and the lad had refused a tip, insisting that he was a "Boy Scout."

During General Baden-Powell's recent visit to America he suggested to Mr. West the idea of scoutmasters' tours through England, and regular old-fashioned visits between English and American Boy Scouts. With credentials



WAITING FOR "TATTOO"
Headquarters tent and colors

from the Scout headquarters the scout-master will meet the Scout authorities abroad, and thus will never find himself a stranger, even in a foreign land.

After a visit to the Boy Scout headquarters on Fifth Avenue, New York, where all the plans are made, and after having seen the books and equipment which the boys purchase with their earnings, one is impressed by the object lesson in the business education and thrift that the movement has inspired. The boys fill out their order-blanks and requisitions in a business-like way and call for everything that a boy's heart could desire, from a scout uniform to mess-kits, knives, flags, patrol flags, whistles, drinking-cups and even telegraphic instruments. Altogether, in impulse and action the Boy Scouts are in training for the important roles they are to play, as men, in the country's future development.

Mingling with the boys in their scout work brings back those days when we were possessed of an impulse to pack our kit and go into the woods and boil eggs over the log fire for a taste of camp life. Each little hill and stream became associated in fancy with some historical scene. The Boy Scouts are influenced by the same thrill, and what man could resist helping the manly little fellows who have taken the scout oath, and who have volunteered in one of the most important movements in the country, determined to be real, manly boys and boyish men. With the preservation of this boyishness in manhood and of manliness in boyhood, the vigor and vitality of the future American citizen is assured, and the friendly rivalry of the Boy Scouts and the Camp-fire Girls constitutes a development that augurs well for the future of the country.

A LIFE

(In Memory of a True Woman)

By BELLE TAYLOR

A LIFE full of patient labor,
Of suffering mingled with joy.
A kindly word to the neighbor,
A faith that naught could destroy.

A strong heart which sometimes grew weary,
When the burden was heavy to bear.
But life could not long seem dreary
For hope took the place of despair.

A life that went out in deep silence
As a wave recedes from the shore:
But the heavens rang with sweet music
When that life was wafted o'er.

And the hopes, the dreams and the longing.
Conceived of that soul while on earth,
Up into that life came thronging,
And sprang into glorious birth.

Toledo's Famous Art Museum

by Flynn Wayne



AFTER visiting, alas, too often in the manner and galloping gait of the American tourist, many of the art galleries of this country and Europe, there was a refreshing leisure commanded when the new Toledo Museum of Art was inspected shortly after its opening. This institution and the story of its inception and dedication brought home the real democracy of art development in America.

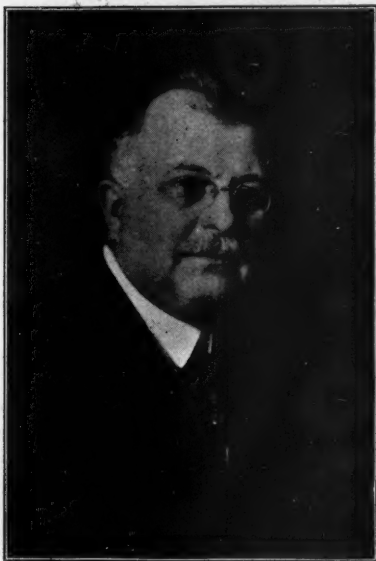
Ten years ago one hundred and twenty men subscribed \$10 each annually to start the Toledo Museum of Art. There was no blare of trumpets—it was simply an earnest and determined attempt to develop the art spirit at home. In an old-fashioned residence, the upper floors were converted into galleries for the exhibition of paintings, sculptures, bronzes and other art exhibits temporarily loaned to the Association. These temporary exhibitions attracted the people. Clubs were organized among the rich and poor for the study of art history, and meetings were held which drew people together. It was, indeed, a popular movement. The public schools became interested, talks on art were given to the children, and when

American youth takes up any movement with earnest enthusiasm, look out!

Into the stores, the factories and the shops of Toledo, into the church and school alike, the art spirit permeated.

The pyramid of perinies contributed by the children and factory operatives of Toledo were displayed in store windows, and soon the dreams of an art building began to crystallize into a reality.

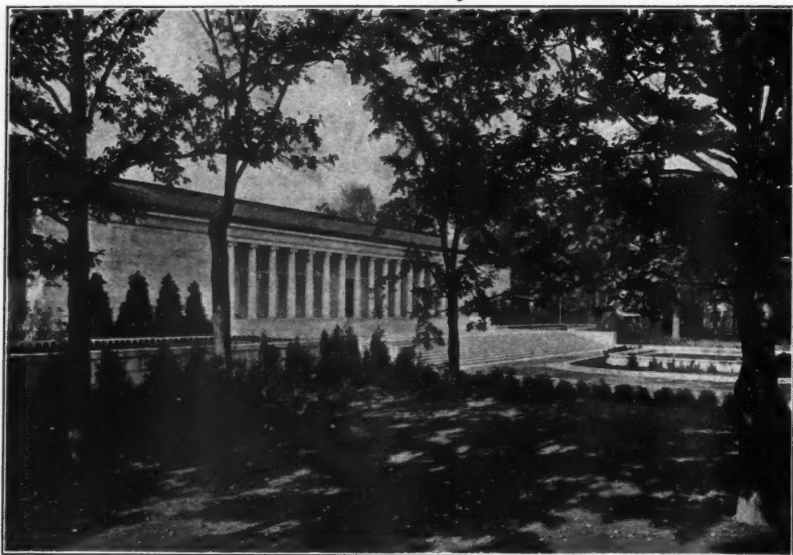
The first president of the Toledo Art Association was Mr. Edward Drummond Libbey; Mr. Almon C. Whiting, the first director, was succeeded two years later by Mr. George W. Stevens, whose name has become indissolubly linked with the new museum. With the ardor of a crusader, he and his charming wife have worked incessantly to promote the movement which was to mean so much not only to Toledo and her people, but to the nation at large. What a perfect hour it must have been for Mr. Stevens, when from a bed of illness he was rolled one day



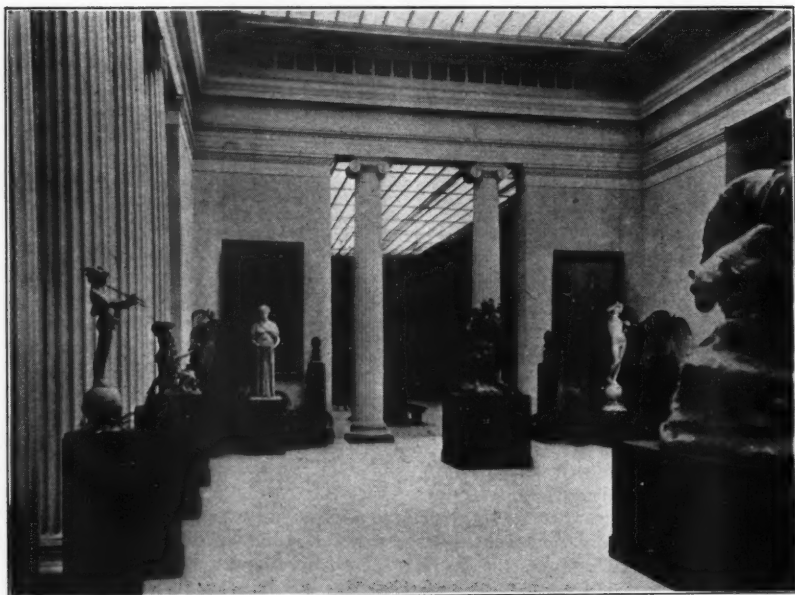
EDWARD DRUMMOND LIBBEY
The first president of the Toledo Museum of Art

into the just completed temple of art. As he looked upon the triumph of his years of work in gathering together the exhibits and the funds for the museum, he must indeed have been gratified.

A simple building of white marble, de-



THE TOLEDO MUSEUM OF ART



THE MAGNIFICENT SCULPTURE COURT OF THE TOLEDO MUSEUM OF ART

signed in the Greek Ionic style of the age of Pericles, the Toledo Art Museum stands in the heart of the residential part of Toledo amid a grove of grand old oaks. Its two hundred feet of frontage bravely displays a broad terrace of granite and white marble, three hundred feet wide by two hundred feet deep, graced by a large fountain and an ample pool. It is a structure which would distinguish any city. From the terrace one enters the main floor, which contains the court of sculptures, twelve large exhibition galleries, and a free art reference library with a capacity of five thousand volumes.

A great and happy throng filled the Toledo Art Museum on the night of its formal opening, and the fragrant floral

from a few pennies to fifteen thousand dollars. To this fund practically everyone in Toledo contributed, and the night it was opened the museum was entirely free from debt and supported with an endowment made up of voluntary contributions from twelve hundred active members—and active they are. The splendid site of the new building is the gift of Mr. and



MRS. NINA SPALDING STEVENS

Who, with Mr. Stevens, was a leading spirit in the establishment of Toledo's new art temple

offerings told of the tender and affectionate regard of the people of Toledo. The building and grounds represent an expenditure of \$400,000, and it seemed to me as I wandered through the magnificent building on its opening night about the best \$400,000 worth of taste and beauty ever represented by an art museum. One half of the amount necessary for the museum was the gift of the president, Mr. Edward Drummond Libbey; the other half was raised by popular subscription, in sums ranging



GEORGE W. STEVENS

The director of the Toledo Museum of Art

Mrs. Edward Drummond Libbey, and was formerly part of the homestead of Mrs. Libbey's family.

The influence of the Toledo Museum of Art will be far-reaching. Without the incentive of a bequest, without a fund of any kind, and without municipal aid, the Museum represents the art spirit of the thriving city which is already famous for its "Golden Rule" mayor. Art knows no country, and is unbounded by geographical limits, and this gallery is a triumph of art democracy. How gratifying were the tributes paid by many of the contributing artists to the taste and judgment with which the paintings were hung by Mr. and Mrs. Stevens. The Royal Academy could boast of no more artistic arrange-

ment. From the cozy little home of the Stevens', with its quaint suggestions of picturesque England, radiates the aurora of that artistic instinct that has found its expression in the triumphs of the Toledo Art Museum.

To observe the throngs that gathered in the rooms of the Museum that opening night, intently silent as they surveyed the masterpieces loaned by prominent men and great artists from all parts of this country and Europe, was in itself an inspiration. The collection included works of many old masters, as well as the masterpieces of the best American and European artists, together with many interesting exhibits of modern and Oriental art. There was much to thrill patriotic pride in the exhibits of American work, beginning with the Quaker artist, Benjamin West, born in 1738, John Singleton Copley, his contemporary, and their English competitors of the eighteenth century—Reynolds, Gainsborough, Raeburn, Romney and others. Director Stevens insists that if it were not for the initiative of American painters, modern English art would be deprived of much of its lustre. In recent years Sargent, Whistler, Homer, Hunt, and others have competed with English artists in a manner that has greatly bene-

fited art in general and has reflected great credit upon American painters. More than at any other art exhibition, there was emphasized at this Toledo opening the exalted position of America in the world of art. The Toledo Museum of Art has already done much to awaken a loyalty to America's contribution to the art universal. My own memories, beyond a grateful sense of the kindest courtesy, recall the masterpieces of Turner, Constable, Watts and Rossetti; the classics of the low countries; Van Dyck, Rembrandt, Hals and Rubens; the more graceful compositions of Millet, Corot and Barbizon—all together grouped in that beautiful combination of color and design that contrasts and brings out the subtle strength and beauty of each artist's masterpiece, forming a *mise en scène* that makes the view of these masterpieces the passing panorama of the art and inspiration of the ages.

The hours were all too brief—every moment was refreshing. The study of this wealth of the age on canvas was indeed an ocular and artistic feast, well worthy of an institution and an occasion that makes a memorable advance in the art development of the great Middle West.

EVER TRUE

AH! if our souls but poise and swing
Like the compass in its brazen ring,
Ever level and ever true
To the toil and the task we have to do,
We shall sail securely, and safely reach
The Fortunate Isles, on whose shining beach
The sights we see, and the sounds we hear,
Will be those of joy and not of fear'

—Heart Throbs, II.

A Remarkable History of the Bible

Recently Prepared by Dr. Harry Lorenzo Chapin and his Wife

by W. C. Jenkins

DR. HARRY LORENZO CHAPIN'S new book, "The History of the Bible," is one of the most valuable contributions to scriptural literature which has been given the world for several years. This remarkable work is the result of the labor of almost a lifetime. It embodies the opinions and explanations on disputed biblical questions of one of the leading students of Hebrew traditions. Dr. Chapin's opinions were not formed as a result of reading the Bible alone; they were reached after an extended research into the original Hebrew writings and a personal contact with the lineal descendants of the chosen people, the Syrians, Arabians and Armenians during a sojourn of several years in the Holy Land.

There have been many books written on the Holy Land. The story of the Bible has often been discussed in poetry and prose, but it is doubtful if any modern writer has experienced the difficulties and made the sacrifices which Dr. Chapin was compelled to encounter before he could feel that his studies were sufficiently complete to enable him to undertake the work of writing a modern history of the Bible. When he first started in the work

he was a young man in his teens. He was a perfect specimen of health, had a splendid physique, was full of enthusiasm and ambition, a student at Oberlin College, and, withal, imbued with those sentiments which a pious mother instills into the minds of her children. Notwithstanding the fact that the sight of one eye has been lost entirely, and that of the other is impaired, caused by the glare of the sun of the hot Arabian Desert where he and his dragoman were lost for several days, he nevertheless feels that his sacrifice was not in vain.

Dr. Chapin says as a preface to his work: "My object in writing the 'History of the Bible' is principally to condense

its meaning into as few words as I consider consistent with the original narrative. I have experienced by social contact with young men and women that many of them have never read a single book of the Old or New Testament, because they were compelled to read so much to gain so little. My conclusion was that a laconic story of the Scriptures that would embody the historical as well as the inspirational, the spiritual as well as the temporal, into a volume exempt of the superfluity of words



DR. HARRY LORENZO CHAPIN

already inscribed, would be read by them with more understanding and with greater assiduity, thus making them more familiar with the Word of God, and also causing them to have greater love and honor for the divinity of the ever-reigning Deity. I do not pretend that this volume is a detailed account of the Bible, or a complete history, but I have elicited from its pages the substance and sentiment of characters and events both corporal and seraphic on earth and in Heaven."

Dr. Chapin engaged the best Hebrew scholars to translate important extracts from the original of Josephus, the great Jewish historian; he paid scholars in ancient Greek at Smyrna, birthplace of Homer, the first great poet, to translate Herodotus, the Greek historian; and while making his studies at Smyrna went to the city of Ephesus to visit the burial place of St. Luke and to follow in the footsteps of St. Paul the apostle to the Gentiles. It was there he gazed upon what remains of the great temple of Diana, built in honor of that great mythological hunting goddess. Here St. Paul was persecuted and driven from the city, but founded a church, to which afterwards he wrote his "Epistle to the Ephesians." Ephesus, about fifty miles north of Smyrna, is now uninhabited, and all that remains are the ruins which are very imposing, particularly those of the temple of Diana.

In his search for historical facts, Dr. Chapin visited Athens, where he secured the services of a scholarly Greek who could translate the principal tenets of the ancient Greek mythology into English, believing that Greek scholars have a better conception of their mythology than English scholars, because they can read between the lines, as it were, the English translations being more or less superficial. He spent considerable time in research among the libraries of Alexandria, Cairo, Bagdad, Teheran, Athens, and the principal cities of Europe. Much valuable information and assistance were gained in the British Museum. In the Holy Land, valuable aid was given him in the sanctuaries and monasteries of Jerusalem. Then again he got a great deal of inspiration from the records and traditions of the Anchorites, better known as the

hermits who, when the world became corrupt during the dark ages, went into the deserts and wildernesses to be free from unholy environments.

Dr. Chapin says that he received more information about ancient Babylon from the works of Sir Henry Rawlinson, the great English explorer and archeologist of Babylon and Nineveh, than from any other source. During his studies he spent many hours in discussion with W. T. Stead, the English author who lost his life on the Titanic. Among other Roman authorities, Dr. Chapin consulted the works of Pliny, the greatest of Roman historians, and also studied Roman and Carthaginian anthropology and eugenics.

It was Dr. Chapin's endeavor to blend the spiritual impressions of the Bible in a beautiful story, and in this work he was ably assisted by his wife, Mrs. Anna Fries Chapin, who has given her husband great assistance in his literary work and investigations. She also has traveled extensively in Europe, through the Holy Land and in the Far East, and to her kindly encouragement and optimistic influence Dr. Chapin attributes his successful completion of the work.

Dr. Chapin spent four years and three months in the Holy Land. He followed the footsteps of the children of Israel from the time Moses and Aaron left Memphis until they reached the Promised Land. He had purchased three dromedaries, and with his two dragomen he pursued the rarely traveled routes in true Arab fashion. He says that to one who is about to take the dromedary trip to Bagdad, the desert is infinitely more appalling than the pen can possibly describe. The long stretches of dreary desert which open before him and appeal to the imagination of the traveler from the West, fill him with awe and fear. The Arabian traveler does not regard it with so much apprehension. He knows its dangers and its horrors, yet he loves it. It is the Arab's home; he never regarded the sea as his friend. Hardly have you left the fields of the shepherds when you perceive that the herbs, whenever found, are parched, and after you are a mile or two into the desert, nothing is visible except the blue sky and a great stretch of wild grayish sand

and rock. You journey on and on, feeling the absence of scenery and wondering at the majesty of the great expanse of waste. Occasionally the welcome sight of a broom-like brush, like that under which Elijah laid down and prayed that he might die, may be discerned in the distance. This and an occasional carcass of a camel or a dromedary which has fallen on its journey, alone break the monotony and sameness of the trip. "We rode against the hot winds," said he, "winds that came off a burning sand, and the thermometer registered 102 in the shade. The steel of our colored eyeglasses became so hot that we could not endure it over the eyes; it seemed preferable to brave the terrific glare of the sun and the sand. At night sleep was often impossible, and we lay wondering with misgivings as to what the morrow would bring forth."

The Arab does not enjoy the bustle of cities; he likes the desert for its fearfulness and for a retreat, wherein his confused mind may be calm and he can find new revelations. He enjoys the desert; it was the home of his ancestors. David and Elijah, Paul and Mohammed found solace in the desert, and even Jesus Christ when in anguish betook himself to its dreariness and angels ministered unto him.

The most skillful dragoman in Assyria cannot understand a map or guide you to a destination by geographical direction. He finds his way largely by nomadic instinct, a process very difficult to account for. The instinctive kindness and hospitality of the desert tribes are particularly noticeable. Where life is held on so precarious a tenure, it inevitably comes to be regarded as an inviolable trust by the man on whose mercy it is cast.

A wandering Arab has but to draw a circle around his camel in the sand and every scrap of his provisions is exempt from robbery, and the bitterest enemies

are thus assured safety when in their respective tents.

No one but a man imbued with a noble idea would undertake the trip across the Arabian desert when Dr. Chapin made this journey. As a result of that trip he must spend the balance of his life in almost total blindness. The sight of one eye is entirely lost, while that of the other is far from normal. The Arabian desert is a



MRS. HARRY LORENZO CHAPIN

great waste, waterless, barren and almost devoid of life save for a few inhabited oases. Its sand dunes are often piled up by the winds to a height of three hundred feet. These treacherous hills are exceedingly difficult to cross, and oftentimes in trying to avoid them a traveler is thrown miles away from his path. Dr. Chapin and his dragoman were lost for three days. They had wandered far from the usual course, and by the circuitous route they took, they traveled over six hundred miles across the burning sands before the ancient city

of Bagdad hove in sight. Once they had completely exhausted their food supplies and were compelled to subsist for several days on the fruits which they found in an oasis.

Dr. Chapin's mistake when crossing the desert was that he wore the familiar sun helmet instead of the red tarboosh and turban such as are worn by the Arabs. This headgear sweats the brow and keeps the perspiration over the superior maxillary nerve, which seems to warm it and keeps the eye in better condition.

* * *

Dr. Chapin stayed in Bagdad three weeks while his eyes were being treated. The native physicians predicted the entire loss of both eyes, but providentially they improved enough to enable him to continue his journey to Babylon. His object in going to Babylon was to see the ruins of that great city and the site of the hanging gardens, one of the seven wonders of the world. He had previously seen the Coliseum of Rome, the harbor site of the Colossus of Rhodes, the reputed foundations of Solomon's Temple at Jerusalem, the temple of Pharaohs at Alexandria, Egypt, the temple of Karnak in upper Egypt; the pyramids and Sphinx of Egypt, and now he wanted to see the rich valley of the Euphrates and the ruins of Babylon, where are still shown the remains of the famous Hanging Gardens of Babylon. With eyes weakened almost to blindness, but with a love for history and scriptural traditions, he gazed at the scene in bewilderment and amazement. "It seemed I could not leave this fascinating spot," said he, "and I lingered for hours as I contemplated the significance of what I saw." He said he always had a strange desire to visit the site of the temple of Nebuchadnezzar wherein Belshazzar saw the handwriting on the wall.

After staying in Babylon for a week Dr. Chapin went to the tomb of Ezra on the Tigris. He says this tomb is one of the most wonderful ruins in all Babylonia and the most imposing structure that stands in the ancient Chaldean empire. From the tomb of Ezra he went to Nineveh, a journey of four days by camel. The ancient city of Nineveh—

the city which Jonah visited to denounce its wickedness and declare its speedy destruction—is nothing but a mass of ruins, although in places the great wall is plainly discernible. He stayed in that vicinity for two days, and while there was inspired with a strange desire to go to Mecca, but realizing the hazardous nature of such an undertaking, the idea was quickly abandoned, although during his sojourn in Arabia he saw thousands of pilgrims on their way to Mecca. The famous place is a Mohammedan walled city. It is said that Burton, the English traveler, is the only Christian who ever entered Mecca. He was disguised as an Arab, and was privileged to see the Kaaba Stone, the most sacred of Mohammedan relics. At Mecca may be seen to the best advantage the Subhi-Kazib, or the "false dawn of the morning." About 3.30 a.m. daylight appears and lasts for about thirty minutes, when darkness covers the earth again and two hours elapse before the true daylight comes. The "false dawn of the morning" is one of the greatest phenomena of Arabia.

The land of the Samaritans was of especial interest to Dr. Chapin; he visited what remains of the Palace of the Ivory Throne, at one time the richest in the world, and known in history as the palace of Ahab. There he visited the well of Jacob where Jesus asked a drink of water from a Samaritan woman, the first person to whom Jesus acknowledged that he was the Messiah, and biblical students have always marveled that he should tell this to one of the Samaritans, the bitter enemies of the Jews. Jacob's well is one of the best authenticated holy places in all Palestine. There is little, if any doubt, that Jesus sat by this well. Pilgrims throng to the small enclosure with its low-roofed house, where they may partake of the water.

Dr. Chapin says that Damascus has preserved the manners and customs of the East better than any other city in Syria, and they have continued unchanged from generation to generation. There the ancient customs may be seen to the best advantage. Damascus is said to be the oldest city in the world. The ancient cities of Thebes, Memphis, Babylon and

Nineveh long ago ceased to exist, and nothing but the ruins remain. Yet Damascus, the former capital of nearly all Syria, is the most populous and flourishing city in Asia Minor. The place is first alluded to in the Bible during the time of Abraham, but after Abraham there is no further notice of Damascus until the reign of David, a period of nearly nine hundred years. At the beginning of our era Damascus was one of the many large and prosperous cities subject to Roman rule. It has

Damascus is disappointing upon close inspection, although from a distance it seems an imposing city. Like most oriental places, it repels rather than invites the traveler who is not entirely imbued with scriptural ideas. The streets, except "The Street Called Straight," on which St. Paul is supposed to have lived, are narrow and crooked. Dr. Chapin visited many of the mosques and was particularly impressed with the Mosque of Ommiads, originally supposed to have been a heathen



DR. AND MRS. CHAPIN IN THE DESERT

retained its individuality during a period of four thousand years; it is of all eastern cities the most oriental, and its present inhabitants have come down from an ancestry of the earliest ages. The descendants of Ishmael may be seen in every bazaar, clad in simple but primitive garments, the same as those worn by Abraham when sojourning in that vicinity. There you may see a veritable Hebrew of the Hebrews, a son of Abraham, Isaac and Jacob. The Jews of Damascus have adhered with strict tenacity to the manners and customs of their ancestors.

temple, but converted into a Christian church at the end of the fourth century. It then contained what was supposed to be the head of John the Baptist, and was named the Church of St. John. After the conquest of Damascus the mosque was destroyed. The place of St. Paul's conversion near the east gate and the point where he was lowered from the wall are traditionally sanctified locations.

Jerusalem Dr. Chapin describes as emphatically a mountain city, much as are scores of inland towns mentioned in the Bible. There are many sites of ancient

cities far more conspicuous than that of Jerusalem, and although it was a good type of a mountain city it would not, as it exists at present, have offered peculiar advantages as the capital of a kingdom; so we must look for other qualifications it may have possessed. One, no doubt, was the abundant supply of water which there existed; plenty within to supply the garrison while drought without aided to destroy the besiegers.

Jerusalem is a city of contradictions; she excels in the anomaly of her customs



MOSQUE BUILT ON THE SITE OF SOLOMON'S TEMPLE OR MOUNT MORIAH FROM THE DEBRIS OF THE OLD TEMPLE OF SOLOMON

which can scarcely be called civilized, though the city is the center of religious attraction for the Christian world. In Jerusalem all nature is in disorder, and order would be unnatural. A blight attends her undertakings, and prosperity is a stranger to her gates. Arabian musselmen now occupy the city, but do not govern, for the alien Turk governs in the name of the prophet, supported by the Christian powers. The languages spoken in Jerusalem are most confusing. The hotel keeper talks Greek, his cook Anharic; one of the waiters Polish Hebrew, and another Arabic. The barber speaks French, while the chambermaid converses in Spanish.

Within recent years the knoll or rounded hillock above the grotto of Jeremiah, north of the Damascus gate, has been fixed upon by some as the site of the crucifixion. The idea appears to have been suggested by the resemblance, real or imaginary, between the shape of that hillock and that of a human skull, and from which resemblance it was supposed the name Golgotha—the place of a skull—was

given to the original spot. But there is no tradition that the hillock was ever called Golgotha; and there is no evidence that the place of the crucifixion received that name because of its resemblance in shape to a skull. At any rate, the Holy Sepulchre is the only site supported by ancient tradition, although, as Dr. Chapin says, it is within the walls of the city; but he concludes there is no necessity to search for a site which the Providence of God has rendered it impossible to discover; and no excuse for inventing one to satisfy the perverted bias of some human minds to idolatry. Far better rest contented with the undoubted fact that somewhere within the very limited area of the Holy City the crucifixion took place.

It would be hard to find that dreamland of natural delight in Syria which piety has always imagined. But the inhabitants view their land not in contrast with the fertile pastures and fields of America, but in contrast with a great desert. No doubt it is true that a man

coming from the desert sees trees and fountains in a form greatly exaggerated or magnified. He contrasts them with the burning sands and is willing to apply the limits of language in an effort to describe their charm and beauty; the sound of wind singing its way through the trees has a strange and bewildering effect upon the mind, and he attributes it to the voice of a Supreme Being who is expressing his satisfaction or displeasure.

Dr. Chapin thinks the most wonderful things in all Scripture are the many prophecies of the coming of Christ. In his "History of the Bible" he has dwelt at considerable length upon these prophecies. He explains why the Bible is an enigma to so many people. It was first translated from Hebrew into the Greek; from the Greek into the Latin; from the Latin into the Gaelic and German and then into the English. It is perhaps not strange that there could be enigmas in a work which had undergone so many translations. The incomplete story of Cain and Abel has always been a stumbling

block to many seekers for truth. It is related that Cain killed Abel and then went into the land of Nod, where he took unto himself a wife. Now if Adam was the first man and Eve the first woman, the question naturally rises, where did Cain's wife come from? Dr. Chapin's explanation is that there were at that time a race of aborigines—a lower type of mankind but little above the baboon—and it is altogether probable that the so-called wife of Cain was taken from this lower order of aborigines. In searching through ancient zoology Dr. Chapin found much that tended to confirm this opinion.

Modern research, especially from an archaeological standpoint, has done much to clear up the mystery concerning the Hebrew traditions. Dr. Chapin pays a high tribute to Sir Henry Rawlinson, the English archeologist who discovered the temple of Nebuchadnezzar; also to Professors Flanders Petre, L. Dow Covington, Piatzi Smyth and Colonel Howard Vyse. All these gentlemen have spent years in exploring the ancient cities of the Holy Land and have made many valuable discoveries. During the past half century vast amounts of money have been spent in the work of exploration in the abandoned cities.

Dr. Chapin was in Jerusalem when the English explorers were excavating, and only a short time before his arrival there it was claimed that they had found the Ark of the Covenant. It was asserted that they not only found the Ark but Aaron's rod and the Tablets of the Law. It was claimed that these holy relics were found under or near Solomon's quarry and that they were removed to England and put in some obscure place.

The Ark of the Covenant was built by Moses near Mount Sinai. It was regarded as the House of God. In it the sacred stone containing the law was deposited. The Ark was taken by the children of Israel on their pilgrimage to the Promised Land. Tradition states that after a few years it was taken by the

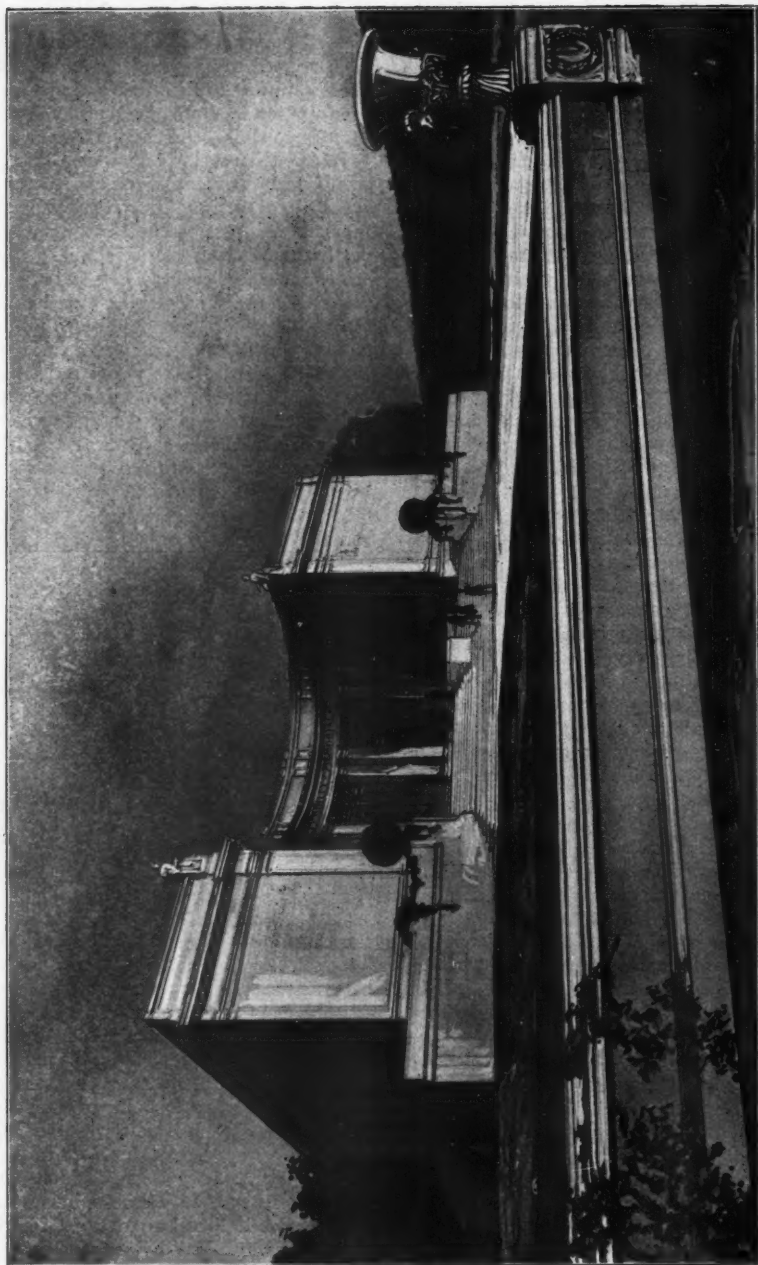
Philistines from the temple of Dagon, when statues crumbled and death and pestilence reigned among the Philistines until it was returned to Palestine. Many years later a home was built for the sacred relic upon Zion, called the City of David.

There is no doubt but that Christian people everywhere will welcome the publication of Dr. Chapin's "History of the Bible." A large fortune has been spent in the investigation and studies which preceded its publication. It is the production of a finished scholar—a man imbued with a desire to devote his life to human uplift. His father, Lorenzo S. Chapin, was an agnostic, whose doubt concerning the authenticity of the story of the Bible was often expressed in the presence of his son and probably had much to do with the fascination for investigation which later took possession of the young man. His mother, who is still living, could not



THE MOSQUE OF ST. SOPHIE IN CONSTANTINOPLE

subscribe to the views held by her husband, but his father, being a lawyer, would naturally get the best of every argument. At the age of fourteen the young man determined to investigate for himself. He was given every encouragement by his mother. His deductions as expressed by himself are: That his investigations have compelled him to have implicit faith in the holy Scripture as being the true Word of God. "I have faith," he says, "in the deity and the theogony of the patriarchs, judges and kings of Israel. I believe that Jesus Christ was both mortal and divine, consequently I believe in his teachings and in the Holy Trinity."



THE MCKINLEY MEMORIAL BUILDING TO BE ERECTED AT HIS BIRTHPLACE, NILES, OHIO

The McKinley Birthplace Memorial

To be erected in Niles, Ohio, by loyal
friends of the martyred President

FOR centuries past it has been customary for the living to commemorate the memory of their dead by erecting monuments or memorials, and as the achievements of the centuries pass into history, each succeeding generation has expressed its reverence and veneration for its distinguished statesmen, warriors, litterateurs and heroes of various characteristics, who have marked the history of their respective periods with action, that, in many instances has turned the world's progress into channels that have broadened the sphere of humanity, as well as established a new era of civilization.

The types of architecture and sculpture expressed in monuments have been as varied, and have assumed as many distinctive designs as are indicated by the characters whom they commemorate, as well as the varied ideas of expression portrayed by the artist or architect who designs them.

Nations have erected monuments to their rulers, and the love and loyalty of kin has found expression in the erection of mausoleums and buildings, but the loyalty and admiration of one man, a friend, for another whom he had known well throughout his momentous career, will be fittingly portrayed in the magnificent McKinley Birthplace Memorial Building, to be erected in Niles, O., to the memory of its first citizen, the late President William McKinley, through the efforts of the Hon. Joseph G. Butler, Jr., philanthropist, of Youngstown, O.

Although Mr. Butler contributed liberally to the fund for the erection of the majestic mausoleum in Canton, the scene of many years of the active life of William

McKinley, he had then a conception of a memorial to the greatest Protectionist of the age, for which he decided to put forth every effort in his power to materialize in the birthplace of his lifelong friend.

His first idea was that he would undertake the responsibility entirely himself, but, on giving the matter due consideration, he felt that there were many who cherished the memory of the great statesman as deeply as he, and also many who have acquired fame and fortune through the provision of the McKinley Tariff Bill, who would feel that they were deserving of an opportunity to contribute to such a cause.

With this thought in view, a number of friends were consulted, and the plan met with the most generous and enthusiastic encouragement. After learning the sentiment of the great army of friends of the martyred president, Mr. Butler decided to institute a thoroughly national movement to raise the necessary funds, and in order to maintain a security for the enterprise, an appeal was made to Congress for a charter.

A bill embodying the intentions of the promoter was introduced by Congressman W. Aubrey Thomas, who represented the Nineteenth District of Ohio, the home of some of the most noted statesmen who have ever appeared on the floor of the House of Representatives, which was passed without a dissenting voice in a most stormy period at the close of the Sixty-first Congress. This bill stated emphatically that the government was not called upon to provide any of the funds. These were to be raised by pri-

vate subscription, and one of the provisions of the bill was the appointment of a commission, to be composed of the Hon. Joseph G. Butler, Jr., philanthropist, of Youngstown, O., Hon. Myron T. Herrick, now Ambassador to France;

the late William McKinley, by erecting and maintaining in the City of Niles, the place of his birth, a monument and memorial building."

Following the appointment of the trustees, a meeting was held in New York,



THE LATE WILLIAM MCKINLEY

A memorial in his memory is shortly to be erected at Niles, Ohio, his birthplace

Hon. J. G. Schmidlapp, banker and capitalist, of Cincinnati; Hon. John G. Milburn, capitalist, of New York; and W. A. Thomas, capitalist, of Niles, O., who will comprise a body incorporated under the name of the McKinley Birthplace Memorial Association, "to perpetuate the name and achievements of

when a plan of action was decided upon and a movement inaugurated to raise \$100,000 for the purpose. Here Mr. Butler made known his plan to depart from the usual monumental pile, and to erect a memorial building which would serve as a civic center for the public good. A building which would be a shrine,



HON. JOSEPH G. BUTLER, JR.
President of the McKinley Birthplace Memorial Association



MRS. MARION E. KELLY
Historian for McKinley Birthplace Memorial Association, and Publicity Manager



HON. JACOB G. SCHMIDLAPP
The Cincinnati capitalist and banker, a leading member of the McKinley Birthplace Memorial Association

a tribute to McKinley personally, and a memorial to the industrial advancement of the "McKinley Period," which marked the establishment of American currency, revolutionized American industries, and expanded American territory. The building will be as distinctive in its design as were the McKinley policies, and the plans and specifications drawn up by Col. Wells, of New York City, aided by J. Massy Khind, the noted sculptor, are destined to portray to the present and future generations the noble character of the martyred president, which shall endure through ages of history, and also the great philanthropic thought of the founder

of the movement whereby Niles is to receive this great gift. The McKinley Shrine will be built of enduring marble and granite, and will assume the form of a dignified structure, the like of which has never been presented to any people in any city of the world by any architect or sculptor. It is proposed to have an auditorium for public gatherings, irrespective of creed or politics. At the entrance there will be a life-sized statue of McKinley. On the right of the entrance will be located a relic room, in which will be stored relics, documents and mementoes connected with the life of McKinley, together with tablets, busts and portraits of prominent



HON. MYRON T. HERRICK
Ambassador to France, the close personal friend of the martyred President

men associated with his career as a citizen, soldier and statesman, and also illustrations and representations of the industrial development brought about during the "McKinley Period" in our national history. Many relics of his military career both in the Civil

the wonderful industries which were given life under the great McKinley policy of protection.

In the appeal that has been sent out by Mr. Butler and his aides for funds with which to erect this majestic shrine, the great American heart has responded most nobly, and over \$65,000 of the required \$100,000 has already been subscribed. Niles has contributed \$20,000 of this sum, which was raised during a six-day campaign conducted during the last week in July of this year, in the city, when captains were appointed to have charge of teams who went out among the people of the city and raised the money by popular subscription. Meetings were held in the city park in the evening, when speakers of note from adjoining cities united with the local men in making the meetings of interest patriotically as well as to give the team captains an opportunity to report their day's results.



MRS. MARIA KYLE
President McKinley's first teacher

War as a private, lieutenant and major general, and his relation as President of the United States during the Spanish-American War, have already been presented by members of his regiment and the Grand Army of the Republic, and relics are forthcoming from every State in the Union.

At the left of the entrance, the Free Public Library will be given ample accommodations, and rooms have been provided for the G. A. R. veterans and the Women's Relief Corps, and the auditorium will occupy the center.

The proposition has commended itself in a peculiar manner to the people of the Western Reserve of Ohio, which includes many of the greatest iron and steel industries in the world, and is known as the "McKinley Country," for its being the ground upon which the first tinplate industries were erected in the United States, and from this center has grown



W. A. THOMAS, CAPITALIST, NILES, OHIO
Secretary McKinley Birthplace Memorial Association

The Hon. Joseph G. Butler, Jr., presided over the meetings, and on the first night, an incident which will long remain in the memory of the many thousand people who were present, was the presence of Mrs. Maria Kyle, President McKinley's

first school teacher, at the right of the presiding officer on the rostrum. Mrs. Kyle is now in her eighty-second year, but is remarkably bright and well preserved, and has a remarkable memory. She relates many of the incidents connected with the early life of the McKinley family, when the father of the President operated a charcoal blast furnace in Niles.

In his efforts Mr. Butler is being given the most substantial assistance of his associates, the members of the commission, and by the people of Niles, who have organized to work until the building is completed and ready for occupancy. The subscription list was headed by Mr. Butler with a contribution of \$5,000, and each of the trustees have contributed \$1,000.00 each. Other capitalists have contributed sums ranging from \$1,000 to \$5,000, and many subscriptions have come from the heads of the tinplate industries and loyal friends, and each contribution is accompanied by the most encouraging messages for the success of the cause. Mrs. Kelly has been appointed historian for the association, and is in charge of the publicity department.

"There is nothing that touches the hearts of the people more quickly than a tribute of honor to a great and noble character," and the McKinley spirit of chivalry, his personality and individuality, which served to animate men of his time

to a higher standard of living, will be perpetuated in a manner characteristic of the high ideals of the founder of the movement.

In the erection of this memorial, Mr. Butler will continue at the head of the work of raising the funds and the construction of the building until it is dedicated to the memory of one "who feared no other than God, and loved all humanity—to one whose life was given over to the service of his country and its people, who found his greatest enjoyment in giving to the world those great qualities of heart and brain that have made his name a household word in foreign countries, as well as in the homes of our nation.

During the present month an appeal has been sent out to every Grand Army Post in the State of Ohio, and later every Post in the United States will be reached, setting forth the aim of the McKinley Birthplace Memorial Association. The appeal is, in itself, a tribute to the revered last soldier-president, and will doubtless meet with the customary response from the "boys in blue." The handful of veterans of the local post have contributed liberally to the cause, and are among the most enthusiastic workers that have enrolled under the leadership of those who have assumed the responsibility of financing the project, which is now meeting with national favor.

MAGNIFICAT

WHAT exultation in a well-spent day!

To lay aside one's task as evening falls,
Not as an irksome load which tamely palls,
Strewing impairment in its vapid way;
No whining self-doubt, filling with dismay,
Enslaves me as my buoyant mind recalls
The day's achievements; no weak fear enthalls.
Because I have achieved, still more I may.
To feel the onward spur, the upward rush
Of yet unfathomed power, and one notch more
The limits of my growing soul to push
Because of this day's proof, is to implore
Grace for right use, in evening's solemn hush,
The while my lips and heart sing and adore.

—Elizabeth Fry Page.

Shall Knox Succeed Taft ?



Guy M. Burnham

PHILANDER C. KNOX, of Pennsylvania, Republican

WOODROW WILSON, of New Jersey, Democrat

JAMES S. SHERMAN, of New York, Republican

THOMAS R. MARSHALL, of Indiana, Democrat

HIRAM W. JOHNSON, of California, Progressive

THEODORE ROOSEVELT, of New York, Progressive

WILLIAM H. TAFT, of Ohio, Republican



THE real contest for the Presidency of the United States, in the campaign of 1912, is between the seven men whose names are given above. Although it is a nice mathematical puzzle to pick out the winner, many would place the names in about the order given above, for it is a peculiarity of this campaign that the three candidates for Vice-President stand practically as good a chance of being elected President as Taft, Roosevelt or Wilson, and that a close analysis gives Knox a better chance than any of the others.

In the opinion of many careful observers, Philander Chase Knox of Pennsylvania will be the successor of William Howard Taft as President of the United States.

Startling as this statement may be, this belief is held by some of the keenest observers of political conditions. There is no manner of doubt that those closely associated with President Taft's campaign, as well as the confidential backers of Mr. Roosevelt and Woodrow Wilson, have figured out the more than possible contingency of Mr. Knox's elevation to the Presidency, but for very obvious

reasons none of them are talking about it for publication. Even a casual scrutiny of the present more or less chaotic condition of politics leads to this conclusion, with three candidates in the field, each with a formidable following, but with not enough support to elect him.

The only way of judging the strength of the three candidates is from the showing made by them at the primaries which elected delegates to the Chicago and Baltimore conventions. Taking the votes in the several states as a basis, the results of the balloting on the 5th of November will be as follows:

Roosevelt will carry eleven states, with a total of 166 electoral votes.

Taft will carry seventeen states, with 159 electoral votes.

Wilson is absolutely sure of thirteen states, with 139 electoral votes.

Seven states are doubtful. These seven states have 67 electoral votes. There are 531 votes in the electoral college, and if either candidate should carry all seven of the doubtful states, he would still be far short of the goal, which is 266.

At the spring primaries Theodore Roosevelt carried fifteen states, representing 214 electoral votes, as follows:



SECRETARY OF STATE PHILANDER C. KNOX

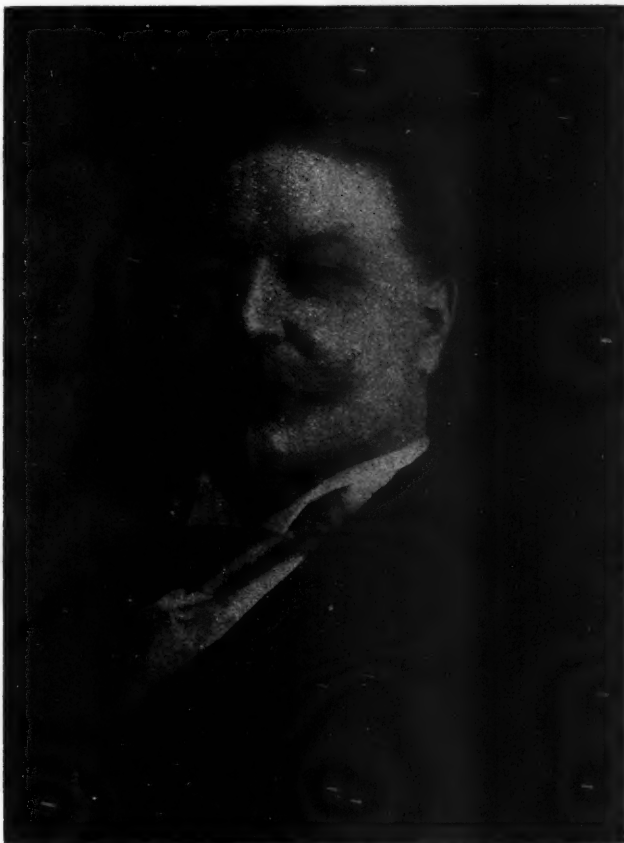
Who will become President of the United States March 4, 1913, should there be a vacancy in the offices of President and Vice-President

California 13
 Illinois 29
 Kansas 10
 Maryland 8
 Minnesota 12
 Missouri 18
 Nebraska 8
 New Jersey 14

North Carolina . 12
 Ohio 24
 Oklahoma 10
 Oregon 5
 Pennsylvania .. 38
 South Dakota .. 5
 West Virginia... 8

electoral votes would foot up to 166. Giving Wilson the 139 votes of the sure Democratic states, Taft could not get to exceed 226 votes, or forty less than a majority.

At the Chicago convention, after the disposal of the 264 contests, and the roll-



PRESIDENT WILLIAM H. TAFT, THE REPUBLICAN NOMINEE

Should he carry the seventeen states whose delegates nominated him at the Chicago convention—eliminating the normal Democratic states—he would have 159 electoral votes, or 107 less than a majority

Neither he nor Mr. Taft is expected to carry North Carolina or Oklahoma. If at the November election Roosevelt again carries the thirteen remaining states, which he carried last spring, he will have 192 electoral votes. Eliminating Missouri and Maryland, admittedly close, Roosevelt's

call had been made up by the assistance of the steam roller ("unfairly," says Mr. Roosevelt), Mr. Taft had a majority of delegates from twenty-nine states. Of these, twelve are certainly Democratic, and Mr. Taft's opponents call attention to the fact that, barring Massachusetts, he

received the delegations from the others, not by the popular primaries, but by the old convention system. However, if Mr. Taft should carry these seventeen "Re-



FORMER PRESIDENT ROOSEVELT

The Progressive candidate for President. Should he carry the northern states which he carried at the spring primaries, he would have a total of only eleven states, and 166 electoral votes, one hundred less than a majority

publican" states at the November election, he would have 159 electoral votes, to wit:

Colorado	6	New Hampshire. .	4
Connecticut . . .	7	New Mexico . . .	3
Delaware	3	New York.....	45
Indiana.....	15	Rhode Island . .	5
Iowa	13	Utah	4
Massachusetts .	18	Vermont	4
Michigan	15	Washington . . .	7
Montana	4	Wyoming	3
Nevada.....	3	Total	159

Of course Roosevelt is expected to make a big showing in some of these states, as, for instance, in Massachusetts, which was closely divided at the spring primaries. Should Mr. Taft carry these states, which insured his nomination in June, he would have 159 votes. Giving Wilson the 139 votes of the South, Roosevelt could not get to exceed 233 votes, thirty-three less than a majority.

No one doubts that Wilson will get the solid South's 139 votes, including:

Alabama.....	12	North Carolina .	12
Arizona.....	3	Oklahoma	10
Arkansas.....	9	South Carolina .	9
Florida	6	Tennessee	12
Georgia.....	14	Texas	20
Louisiana	10	Virginia.....	12
Mississippi	10	Total	139

Conceding these thirteen states to be Democratic, and giving Mr. Roosevelt



GOVERNOR HIRAM W. JOHNSON

Of California, Roosevelt's running mate. In case neither Vice-Presidential candidate should receive 266 electoral votes at the November election, and Mr. Johnson should be one of the two "high" men, he would receive the votes of about ten Progressive members of the Senate (Clapp, Bristow, Cummins, Borah, Crawford, Gronna, Poindexter, Bourne, Works, and Kenyon—not La Follette), but would have to receive thirty-nine votes from the Republican Senators should Marshall be his opponent, or thirty-nine from the Democratic Senators should Sherman be his opponent

and Mr. Taft the votes as above stated, there remain seven doubtful states, representing 67 electoral votes.

These are: Wisconsin, with thirteen electoral votes, probably Democratic, owing to the attitude of Senator La Follette, who is opposed to both Roosevelt, and Taft; Missouri, eighteen votes; Maryland, eight votes; Kentucky, thirteen votes; Maine, six votes; Idaho, four votes; and North Dakota, five votes.

Mr. Wilson's supporters will certainly laugh at the proposition that he will be able to carry only the thirteen states above named, but it is by no means certain that he will be able to do much more than that. It will be remembered that it was Champ Clark, and not Wilson, who showed vote-getting propensities at the spring primaries. It must be admitted that Roosevelt will certainly carry a considerable number of the states that he carried last spring, and that Mr. Taft is likely to carry other states in which he captured the delegates to the Chicago convention. Mr. Wilson, it must be remembered, must capture no less than 127 votes in the North, some task, under the circumstances.

On the second Wednesday in February, Congress having canvassed the electoral vote and finding that no candidate has a majority, the lower house proceeds to elect, if it can. But conditions are far more complicated than they were in 1824, when John Quincy Adams emerged the victor over Andrew Jackson and Henry Clay. Each state delegation votes as a unit, and the situation is as follows:

<i>Democratic States,</i>	<i>Republican States</i>
22	22
Alabama	California
Arkansas	Connecticut
Colorado	Delaware
Florida	Idaho
Georgia	Illinois
Indiana	Iowa
Kentucky	Kansas
Louisiana	Massachusetts
Maryland	Michigan
Mississippi	Minnesota
Missouri	Montana
New Jersey	Nevada
New York	New Hampshire
North Carolina	North Dakota
Ohio	Oregon
Oklahoma	Pennsylvania
South Carolina	South Dakota
Tennessee	Utah
Texas	Vermont
Virginia	Washington
West Virginia	Wisconsin
Arizona	Wyoming

The delegations from Maine, Nebraska, Rhode Island and New Mexico are equally divided, and these states would not vote.

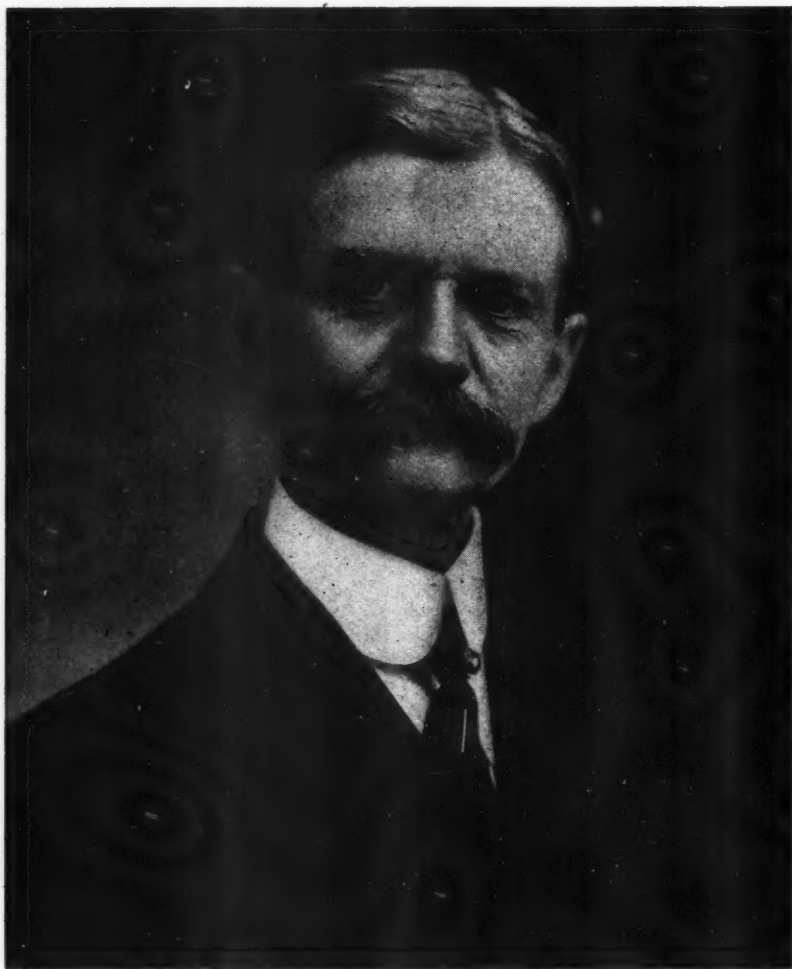
Mr. Wilson would certainly receive the votes of the twenty-two Democratic states, but no matter how the twenty-two "Republican" states would divide as between Taft and Roosevelt, it is certain that Wilson could not get the votes of twenty-five states, and there would be no election. There are forty-eight states in the Union, and it will take twenty-five votes in the House to elect.



GOVERNOR WOODROW WILSON

The Democratic nominee, who is sure of thirteen Southern states, representing 139 electoral votes, but who must get 127 electoral votes in the Northern states to win

Neither Sherman, Marshall, nor Johnson having received a majority of the electoral vote for Vice-President, the Senate would have to vote on the two highest names, but the Senate is divided into three political factions, Republican, Democratic and Progressive. Neither faction has a majority, and it is inconceivable that the Senate could elect either Sherman, Marshall, or Johnson. It is a fact that the Senate has even been unable to elect a permanent presiding officer for more than a year. Much less would it be able



GOVERNOR THOMAS R. MARSHALL

Of Indiana, the Democratic Vice-Presidential candidate. Should he be one of the two "high" men at the November election, neither having received the necessary 266 electoral votes, he would receive the votes of 44 Democratic Senators. Should Sherman be his opponent, Marshall would need the votes of five of the ten Progressive Senators. If Johnson is his opponent, Marshall would have to get the votes of five of the forty-one Republicans.

to elect a Vice-President, an office of far greater importance. More than a year ago the Republicans attempted to elect Senator Gallinger of New Hampshire president *pro tem*, but however the Democrats and Progressives might unite on some matters and the Republicans and the Progressives on others, they have been utterly unable to agree on a president *pro tempore*, and would be utterly unable to

elect a Republican, a Democrat, or a Progressive as Vice-President.

The Forty-ninth Congress provided for just this contingency. No President or Vice-President having been elected, the Secretary of State would become President, not "acting President," but President on March 4, 1913.

Our forefathers endeavored to fix it so that the election of a Vice-President by

the Senate would be easy, by providing that the Senate should vote on the "two highest names" only, eliminating the candidate who received the fewest number of electoral votes. Our forefathers, however, evidently did not foresee a Senate divided into three factions, with no political party able to cast a majority vote. One of three situations would develop:

SHERMAN AND MARSHALL

OR

SHERMAN AND JOHNSON

OR

MARSHALL AND JOHNSON

In the first, would the Progressive senators vote for either Sherman or Marshall, or would they refrain from voting? The Constitution requires "a majority of the whole number," or forty-nine votes, as the Senate is now constituted. Would not some of the Progressive Senators, born and bred in the doctrine of a strong central government, be slow to vote for a State's Right Democrat like Marshall, and would they not also hesitate to vote for a high-tariff Republican like Sherman?

In the second proposition the Democrats would have to choose between Sherman and Johnson. Could they support the former? Would not their antipathy to "Teddy" prevent them from voting for his running mate, Johnson?

And finally, with Marshall and Johnson as high men, does anybody think that the Republican Senators would vote for either, when by simply refraining from voting, they would be assured of a Republican President in the person of Philander Knox, at noon, March 4?

Those who believe that Taft and Sherman will get fewer electoral votes than either of the other tickets plainly see that this may in the end elect Knox President, for the Republican Senators as "umpires," would simply sit back and allow Knox to become President, by refraining from voting either for Marshall or Johnson.

More than fifteen million votes will be cast at the November election, but the prospects are that neither the voters, nor the House, nor the Senate will be able to elect a President, and that Secretary of State Knox will be the successor to President Taft.



VICE-PRESIDENT JAMES S. SHERMAN

Of New York, who, if he should be one of the two "high" men at the November election (no candidate having received 266 electoral votes), would become President by receiving the votes of forty-nine Senators. The Senate is composed of forty-four Democrats, ten Progressives—not counting Senator La Follette, who is unalterably opposed to Roosevelt—and forty-one Republicans, there being one vacancy. Should Johnson be the other "high" man, Sherman would need the votes of eight Democratic Senators to make him President. If Marshall is the second "high" man instead of Johnson, Sherman would need the votes of eight Progressive Senators to elect him. Some political writers believe that this will be the outcome

How the President is Elected



H. C. GAUSS

A JAPANESE gentleman resident in this country having expressed a desire to understand the intricacies of American politics as relating to the presidential election, he was furnished with the following summary, which gives in an elementary form and one convenient for reference the principal points of the system about which people of the United States are now thinking and talking.

The President of the United States is selected by the indirect expression of the will of the people in the following manner:

In the early part of the year in which a presidential election is to be held, being the year divisible by four, or leap year, the national committees of the political parties existing at the time being made known to the adherents of those parties their respective desires to hold a national convention of delegates in a given city at a given time, for the purpose of making nominations for the Presidency and Vice-Presidency. Proportionate allotments of delegates are made, the present allotment being two delegates from each Congressional district and four delegates at large, representing each state; and in addition, two delegates for each representative in Congress at large.

The situation of additional delegates at large arises when under the basis of representation fixed by the decennial census, a state is entitled to more representa-

tives in the lower house of Congress than are provided by the number of Congressional districts into which the state has been divided by the act of the state legislature. In such case, the additional representation in the House of Representatives is secured by the election of Congressmen at large by the whole state, pending the time when the state will be re-divided into Congressional districts, each Congressional district having the population prescribed as a basis for the state representation in Congress.

This gives a total number of delegates in the Republican national convention of this year of 1,078, and as the Democratic convention allots certain additional delegates to territories which are not allotted in the Republican convention, the total number of delegates to the Democratic convention will be 1,094. Of this number, a majority vote is required to nominate

in the Republican convention and a two-thirds vote in the Democratic convention.

It is sometimes thought to be good politics by the minority party to hold its nominating convention at a date later than that

of the probable majority party in order to take advantage of any weakness in the nomination made by the majority.

Allotments of delegates having been made as before stated, the first battle of a presidential campaign is fought in securing the election of delegates: (1) from the Congressional districts; (2) to the

Under a system placed generally in operation this year for the first time, the action of delegates and the results to be obtained by the State convention are controlled by the primary, or first election.

state convention of the party, the latter convention to name delegates at large. Under a system placed generally in operation this year for the first time, the action of delegates and the results to be obtained by the State convention are controlled by the primary, or first election. The individual voter at the polls now not only determines the personality of the two delegates from the Congressional district, but by a preference vote between the candidates who have offered themselves for nomination for the office of President, he instructs the delegates elected for whom they shall vote in the national convention, while the delegates elected at the primary to attend the state convention which will elect the delegates at large are similarly instructed, so that it is supposed as the

result of this primary election that the action of any state delegation at the national convention will be controlled, no matter what may be the ultimate personal preference of the delegates elected. The reason for the direct primary as a check on the convention system was the former absence of any restraint on persons who might have been elected as supporters of a given candidate, and who were subject to influence and manipulation in favor of quite another candidate, notwithstanding the candidate first named might still have a reasonable hope of securing the nomination. As now elected, in any state where a preference is indicated by the majority vote, the delegation at large of that state is supposed to vote in accordance with the expression shown by the total vote of the state, while the delegates elected in the Congressional districts are supposed to vote in accordance with the majority expression of preference in each particular district. Under the new system, it is probable that the nominee of the national convention will be known before the convention meets. In case, however, the contest is carried to the convention,

If the friends of one candidate have a clear majority in the convention, contests are decided in favor of the majority without any particular reference to the facts. This is what is known as "using the steam roller."

delegates are expected to follow their instructions until there is no reason to suppose that the candidate instructed for can be elected. The delegates, congressional and state, having assembled at the convention city, they make a temporary organization and scrutinize the credentials of the delegates. Previous to the convention, a sub-committee of the national committee of the party organization will sit to consider contesting delegations; that is to say, cases in which conflicting claims exist as to the personnel and the instructions of delegations under allegations of fraud or improper methods. While the members of the national committee thus sitting are supposed to exercise a judicial function, their decisions, in a close case at least, would be influenced by their

affiliation with one or the other of the candidates for the presidential nomination. The decision in each case is, therefore, subject to ratification or rejection by the convention and the list of contested delegations represents an indefinite factor

in the situation. If the friends of one candidate have a clear majority in the convention, contests are decided in favor of the majority without any particular reference to the facts. This is what is known as "using the steam roller." If, however, the factions of the convention are balanced, the proposition is to win over a certain number of the other side by statements of facts or arguments, so that it is theoretically possible, and may sometimes happen that by effective presentation of an equitable case one side may win from its opponents a recognition which would add to its own strength and which may eventually enable it to carry off the nomination.

The nominations for President and Vice-President having respectively been made by the two principal parties, the Republicans and Democrats, and by the various minor parties, such as the Socialists, Labor party and Prohibitionists,

another appeal is made to the franchises of the people for choice between the various party candidates for the presidential office. Again, this election is carried out indirectly. The presidential and vice-presidential candidates head the ticket, but the real elective power is vested in a board of electors required by the Constitution of the United States. These electors, generally selected from among the principal party men in the state, have their names placed immediately below the names of the presidential and vice-presidential candidates of the party, and in number are equal to the whole number of senators and representatives in Congress. That is, there are two representing the senatorial delegations and as many as there may be representatives in the lower House of Congress from the particular state. No senator, or representative, or person holding an office of trust or profit under the United States can serve as an elector. (Any recognized member of the party is eligible to be a delegate to the nominating convention, no matter if he holds political office, except that the provisions of the national Civil Service laws prevent persons in the classified service from serving as delegates.)

In order to vote effectually for the presidential candidate it is necessary to vote for the entire body of electors designated as above stated.

The direct vote for a president is complimentary merely, and only an indication of the manner in which the electors will vote. There is nothing to prevent an elector or the entire board of electors voting for some person other than the person whom the majority of the voters in the state have indicated as their acceptable candidate. This situation has, however, never arisen, and the elector who would so betray the trust of his party members would be regarded as base and dishonored. The entire body of electors, sometimes known as the electoral college, never assemble as a whole, but the meetings of the state members are held in their

respective states on a day determined by Congress under a constitutional provision, and which is the same throughout the United States. The electors vote by ballot for president and vice-president, one of whom cannot be an inhabitant of the same state with themselves, and a list of persons voted for is made up, formally certified, and transmitted to the president of the Senate. Upon another day, fixed by Congress, the two Houses of the Congress meet in joint session, and the president of the Senate in their presence opens all the certificates and counts the votes. The person having the greatest number of votes for President is declared to be President, if the number is a majority of the whole number of electors appointed. If no such person has such a majority, then the House of Representatives alone, without the co-operation of the Senate, is

In order to vote effectually for the presidential candidate it is necessary to vote for the entire body of electors designated.

required to choose immediately by ballot the President from the three having the largest number of votes. In taking this vote, it is to be taken by states, the representation from each state having but one vote and a majority of all the states is necessary. In case the House is unable to elect the President, the vice-presidential candidate who receives the majority of votes shall become President; and if no one receives a majority of the vice-presidential votes, the Vice-President is elected by a majority of the whole number of senators.

These proceedings must, of course, take place before the 4th of March, but they are generally *pro forma*, the result of the election being generally accepted on the announcement of the popular vote, and before actual election by the House and Senate the new President has completed many arrangements for assuming office.

The method of direct expression of opinion is generally understood to determine the presidential selection and not the representative method of the electoral college. In case of misrepresentation by the latter, it is probable that immediate drastic steps would be taken to remove the President thus appointed.

The Last Question

by Horace Hazeltine

Author of "The Sable Lorch," "Jim," "The Wide Portal," etc.

YOU are much better today." The sunshine stretched in long patches across the floor, divided by the shadows of the window frames. Here and there it touched the furniture and glorified it. It rested in a great square on the white bed-spread, and was beginning to climb into the rose trellis of the wall paper on the opposite side of the room.

The nurse, in snowy frock, apron and cap, was standing at the bed's foot. She was a very pretty nurse, tall and shapely, with big blue eyes and golden hair. And her smile, as she spoke, was almost as bright as the sunshine.

Lem Townsend, with his head swathed in broad white bandages, was propped up against an assemblage of pillows.

"Better enough to ask questions, and—" He paused. His smile was nearly as sunny as the nurse's. "And be answered?" he added.

She nodded—a gratified little nod.

"Just a few," she made haste to qualify.

"That means eight," he returned, determinedly. "Do you remember your Bible? A few souls entered into the ark."

"Maybe not so many as a few then," she hedged, a little seriously. "We'll see. First, you must take this." And the tray she carried with its glass of egg nogg, came into view, as she rounded the bed's foot and approached the patient's side.

When he had drunk it he made a wry face.

"How many of those have I had?" he asked, as he handed back the glass. "It seems to me I've been given one every five minutes for an eternity of years."

"Is that one of the eight questions?"

"Good Lord, no. You needn't answer

it. I've got to economize. There's so much I want to know, I can scarcely tell where to begin."

She placed the tray on a table, and sat down beside him. For a moment his gaze dwelt upon her. She was very refreshing to look at. Her skin was so milky white, her lips so full and red, her eyes so blue and luminous. And her hair was like spun sunbeams.

"Tell me your name."

"Aren't you wasting your limited opportunities?" she inquired, exposing a dimple.

"No," he answered. "I must have that first. I want to know it most."

She flushed very faintly, but he noted it. "Miss Harper," she said. "Elizabeth Harper."

For a moment he was silent, while he repeated the name mentally.

"How long have you been here?"

"Three weeks, day after tomorrow."

"How long have I been—ill?"

"It's three weeks tonight since your accident."

"Was it an accident?" The question came quickly. This was something he had been brooding over. He could remember leaving the office at the works, and riding up the lonely hill road. He recollected pulling the pony to a walk, where the ascent was most steep, and the way darkest. Then his memory failed. His next recollection was of lying in a darkened room, a soft, cool hand touching his own rough, fevered one; a voice like the melody of silver bells urging him to "drink this."

"You fell from your pony," she told him, "and struck your head. It was thought at first that your skull was fractured."

He felt that she was keeping something

from him. "What made me fall?" he asked.

"The pony may have stumbled."

"He never stumbles."

She shrugged her shapely shoulders.

"You know," he asserted. "Tell me. That is one of the eight. I want the truth."

"No one saw you fall," she replied evasively.

"How did I get home? Who found me?"

"Old Mr. Mobley."

Again Lem Townsend paused in his

strike is over. It has been over for two weeks. The works are running, now, night and day."

The patient straightened himself against the pillows. His eyes brightened, his cheeks tinted.

"Over?" he repeated, and there was a lilt in his voice. "Running night and day? Tell me—the men accepted the offered terms—withdrew their demands?"

She did not reply. For a little moment she sat in silence, her eyes on her hands, which lay white in her white lap. When he repeated his inquiry, she smiled at him.

"There, there!" she soothed. "You have exhausted your allowance. You have been answered your few questions. You must not press me for details. How should I know about terms and such things? That the strike is over must be enough good news for one day—and, that you are a lot better."

There was a certain forcefulness in her manner and tone, more, even, than in her words, which quieted him, and he dropped back, restfully, though still busy with his thoughts, while his gazelingered gratefully upon her. And presently, becoming drowsy, the problem of the late strike and the works that had resumed died gradually away.

And across his memory, from years gone, there floated back a picture of a little fair-haired girl in a pinafore, for whom he was wont to make mud-pies in a quiet corner of what were now the yards of the works, but what was then a sort of fairy grotto, overhung with flowering shrubs and skirted by a noisily babbling brook, running over a floor of wonderful, vari-colored pebbles.

Then, just as he was dropping off to sleep, the little maid grew before his half-waking, half-dreaming eyes, into a young woman in a white cap and frock and apron, who brought him nauseous doses in spoons and tumblers, and told him how many questions he might ask, and refused to



He recollected pulling the pony to a walk where the ascent was most steep and the way darkest

questioning, and his eyes grew moist. It was unnecessary to ask for details. He had been attacked by one or more of the worst element among the strikers. Of course he had. The pony never stumbled. Old Joe had warned him, and he had driven him rather roughly from the office for his pains. In spite of which the faithful old fellow had climbed that long hill, in the cold and the dark, fearing the very harm that had come to pass. And he had saved his life. Old Joe Mobley had saved his life.

"And the strike?" he questioned at length. "It is still on, of course?"

"No," Miss Harper answered. "The

answer him when he propounded just one more.

Two days later Lem Townsend was permitted to see a visitor. His recovery now was progressing by giant strides. And as, on this afternoon, he sat in a big, cretonne-covered chair by a window which looked out across snow-covered fields, he appeared more than ever like the big, handsome fellow with bright eyes and bronzed cheeks that, regardless of threats, had been wont to go to and fro between his home and the works, at all hours, unaccompanied and unarmed.

It was old Mobley who was coming to see him. Old Joe had found favor with the doctor, and was to be permitted a ten-minutes' interview. He had always enjoyed privileges that were denied to others. At the works it was that way. For forty years, ever since Lem Townsend's father had erected the one small brick building which was the nucleus from which the present imposing establishment had developed, Joe Mobley had had a place with the concern. At one time he was foreman; at another superintendent; at still another he enjoyed the title of general manager. Now it was difficult to name his rank. He was, after a fashion, an overseer, and he was, too, a sort of confidential adviser. Before the works had closed down, it was the custom of everyone, from the superintendent to the youngest apprentice, to consult old Mobley, whenever they were in doubt. Indeed Lem Townsend himself consulted him more often, probably, than did any of his employees. Mobley knew every stick and stone about the place, every tool and every stopcock, and he was as much a part of the works as the great towering smokestack itself.

As the old man, sturdy still and fresh of coloring, in spite of his years and his whitened beard, came into the room, followed by Miss Harper, Lem Townsend bent forward with extended hand. He would have risen had he dared.

"I—I'm sorry for the way I spoke to you, Joe," he said contritely. "And I want you to know I can never forget what you did for me."

Old Mobley gripped the proffered hand with appreciative warmth.

"Now, you just stop that talk, Lem, boy," he returned. "I didn't come to see you for that. I heard you wanted to know how things were, and I come to tell you."

Miss Harper held her watch in hand, and as the two men talked, she kept track of the speeding minutes. The first thing that Lem learned was the name of the ne'er do-well who, lying in wait for him, had aimed a rock at him in the dark and very nearly crushed his skull.

"He's in the calaboose, and he's likely to stay there," Joe concluded.

But, somehow or other, Lem could not feel any great enmity for his assailant. "Poor, misguided wretch!" he commented. "I suppose he thought he was a champion of labor. I hope the law won't be too harsh with him."

The old man stared incredulous. "He came mighty close to killing you, Lem, boy," he said. "I could see him hanged, I could."

Lem's eyes wandered from old Mobley to the girl with the watch, and there was a very tender expression in them.

"But tell me, Joe," he went on. "How was the end brought about? How was the strike broken?"

Joe ran his gnarled fingers through his white beard, and looked bashfully down at his rough boots.

"Well," he said at length, "there were those among 'em who wouldn't stand for outlawry, and the shying of that rock, I guess, just about turned the tide."

"And they all came back, unconditionally?" Lem persisted. "They accepted our terms and asked for nothing?"

Again the old man hesitated, glancing shyly once more at his boots. "There was a condition," he murmured presently. "Just one little condition."

Lem's face grew suddenly hard. "I don't know what right anyone had to accept conditions—agree to terms—except myself. I suppose it was Wilkins who fixed this thing up?" Wilkins was the superintendent of the works.

Old Mobley moved uneasily and shifted his left leg over his right knee. "No, sir," he said, speaking very low, "it wasn't Wilkins. It was—"

"Who then?" Lem demanded.

"It was me."

Lem stared amazed. "You, Joe?" he queried.

"Yes, sir. I was the condition."

A fleeting smile passed over the young man's strong face. "What, in heaven's name, had you to do with it?" he asked.

"I joined the Union. They said I must, and rather than have the works shut down any longer, I did." And then he shifted his right leg back and sat silently regarding the toe of his right boot.

Lem gripped the arms of his chair and leaned forward, his muscles suddenly tense.

"It—it isn't possible!" he exclaimed, his tone vibrant with indignation. "Why, they might as well ask me to join their da—disgraceful Union." This correction with a sudden glance at Miss Harper. "You're not one of them. You never have been, and you never can be."

"Oh, I don't mind," the old man declared pacifically. "I don't mind joining, only—"

"Only what?" Lem's voice was loud, very loud, considering he was an invalid—and demandful.

"Only they won't let me go to the works on Sundays any more, and you know I've always dropped around and looked over things, and—"

"Of course you have, and I want you to. Do you suppose I'll be dictated to in this fashion? They can strike again, if they like, and stay struck till doomsday, before I'll let them shut you out of my works, if you feel like going there."

The old man raised a deprecating hand. He felt that it was not well for his employer thus to excite himself.

"I'll get used to it," he said gently. "I'll get used to it. It isn't much compared with keeping the works going."

The manufacturer turned away for an instant, letting his gaze roam once more over the winter landscape. When his eyes came back to the room, there was a new light in them.

"Never mind, Joe," he said, calm once more, "I know a way—a way they can't get over."

Miss Harper rose and came forward. "I'm sorry, Mr. Townsend," she announced, "but the time is up. Maybe, Gramp—Mr. Mobley will be allowed to see you again to-mor—"

The invalid interrupted her. "What were you going to call him? Is it possible that you are a—"

"His granddaughter? Yes. You had forgotten me, and I did not think it was my place to remind you." She spoke very quietly, but into her cheeks had come again that rose flush which he had noted first when he asked her name.

"She's been learning nursing down in the city for two years and more," the old man explained, getting up to go. "When you were hurt, I sent for her."

Lem Townsend was silent, his speech submerged in a sudden flood of memories.

"There are nurses and nurses," the grandfather went on, with some embarrassment, "and I wanted to make sure you should have a good one." His arm slipped about the girl's shoulders, and his misty eyes turned to her with a smile in which pride and affection mingled.

"I have had the best," Lem assured him. "The very best."

On the third day after this interview with old Joe Mobley, Lem, improving rapidly, was able to see Wilkins, his superintendent. And later, at his desire, his lawyer, Judge Ellis, came, and for an hour they were closeted together.

At the close of the conference, the Judge having gone away, Miss Harper, fearing lest her patient had overtaxed his strength, entered apprehensively, to find him not merely unworn, but animated—almost gay.

"I've been thinking," he greeted her, "that I should like to dine downstairs tonight. I'm too well, now, to be cooped up here. We'll have a nice little dinner together and afterwards you shall play and sing for me."

At first she demurred. The doctor had advised caution. He must not attempt to walk before he could creep.

"But I've been creeping for a week," he insisted. "I'm not feeble any more. I'm practically myself again—thanks to you."

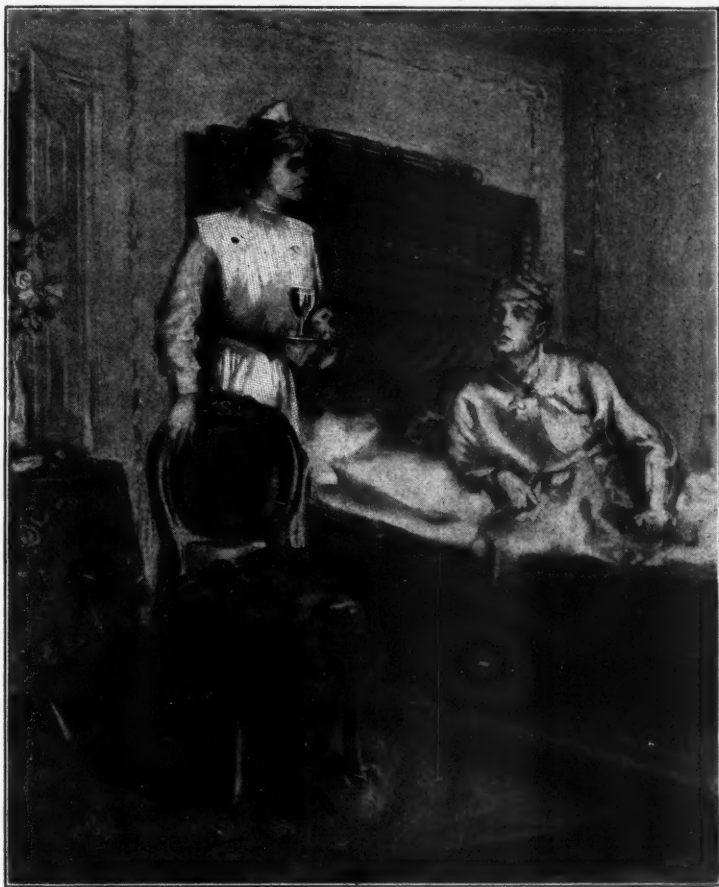
In the end he had his way, and in recognition of the importance of the occasion and the honor of the bestowed invitation, Miss Harper exchanged her frock of white linen for a gown of blue chiffon, which was, perhaps, a trifle more becoming,

though either would have harmonized perfectly with the quaint Dutch dining-room and its decorative Delft tiles, plaques and steins.

Had she not been a wonderfully self-possessed young woman—which was, no doubt, partly due to her training—she

over, he had been quite unprepared for the girl's exhibition of poise. Her carriage, her command of the graces, her familiarity with the small niceties of table etiquette amazed and delighted him.

Upstairs he had grown almost alarmed when, more than once, on analyzing his



"But I've been creeping for a week," he insisted

would have been disconcerted by the way her patient stared at her, throughout the rather simple meal they had dignified into an event. For Lem Townsend, viewing her now, amid surroundings other than the sick room, was almost dazzled by the way in which her rare young beauty was enhanced by its new setting. More-

emotions, he found that he was growing, day by day, more attached to the girl; more and more dependent, not alone upon her services, but upon her presence. He had tried to argue that propinquity and circumstance were responsible for what must prove a false, or at least a temporary sentiment. With different surround-

ings, he told himself, would come disillusion. And so, in so far as possible, he had changed the surroundings, designedly and abruptly, and the attachment, the sentiment, the admiration, instead of lessening, had increased.

The dinner was nearing its end, and for a full minute there had been silence between them, when Lem, pausing with a hot-house grape midway to his mouth, leaned suddenly forward, a smile on his lips, and asked:

"Do you remember the mud pies?"

The unexpectedness of the query startled her for an instant. Then she laughed, a gay, merry little laugh. "Perfectly," she answered, leaning forward in turn. "We used to make them together, down by the brook, at the foot of what was then old Mrs. Hollins' garden."

He dropped the grape back into his plate, and his face all at once became serious.

"Was that really you?" he asked dreamily. "Somehow, I can't reconcile that *you* with this *you*; no, not in the very least."

"That *I* was a child; this *I* is a woman. No, they are not the same." She was quite as serious as he now.

"And in all the years in between," he went on, "while that *you* died and this new *you* was born, how was it we never met?"

"You went away to school and after that to college; and before you came back from college, my father moved us over into Franklin County, and then, nearly three years ago, I went to the city to study nursing."

"You were Beth when we made mud pids together," he told her.

"I am Beth still."

"No. Now you are Miss Harper."

"Do you like Beth better?"

"No," he answered quickly. "I like *you* better."

That faint pink surged to her cheeks again.

"Come," he said, "I want you to play for me and I want you to sing that song I heard you humming yesterday."

He stood up and going over to her offered her his arm, which she took, laughing. And so they crossed the broad hall to the

drawing-room, where a wood fire blazed and crackled on the hearth, and the only light came from a tall, shaded lamp beside the piano.

Standing with his back to the fireplace, he watched her as she sat hesitant before the instrument, her chin raised, her hands extended, flutteringly, above the keys. The next instant a chord of melody, very soft and low, trembled into the silence, only to be caught up into a bolder, more sonorous harmony, which in turn melted again into a whispering cadence, so sweet and tender that the listener's very soul thrilled in delicious concert. In a swaying, rhythmical succession of siren strains, the piano, under the magic of the girl's deft fingers, sang on, and the man, touched to the depths, charmed and enraptured, drank in with eager ears all the subtle delights of the music.

It seemed marvelous to him that she could play so exquisitely, and yet there was less art than feeling in her execution. He realized this a little when, the *berceuse* finished, she sang, to her own simple accompaniment, two stanzas of that James Whitcomb Riley poem.

What a world of expression she gave to those lines:

"There! little girl, don't cry!

They have broken your heart, I know!"

Her voice was a contralto, full and vibrant, with a wonderful richness and roundness, especially when it came to certain low notes, but, after all, it was the soul in her singing that held and swayed him.

"And the rainbow gleams
Of your youthful dreams
Are things of the long ago—"

She expressed renunciation here, glad renunciation, rather than any pathetic regret. And then came the last lines, confident, almost exultant:

"But Heaven holds all for which you sigh.
There, little girl, don't cry!"

When she finished, Lem was standing close behind her. She thought he was going to thank her, but, instead, he asked her a question:

"Will Heaven give me what I sigh for, do you think?"

Turning about on the piano stool, she faced him, radiant.

"I'm sure it will," she answered. "It has already, hasn't it?"

"No," he returned, his voice low and tremulous with the emotion that possessed him. "Not what I sigh for most—what I want most."

Her eyes wavered under the information of his gaze, and she colored vividly. Then her head bent forward as he laid a hand on her shoulder. And for just a heartbeat there was silence between them—a silence strained, pregnant, portentous.

"Shall I tell you what I want most?" he asked her, and the tenseness of the moment was relaxed.

She raised her eyes again, and he withdrew his hand and retreated a step.

"I think this is your eighth question," she said smiling. Her composure was nearly regained.

"No, this is the seventh," he said decisively. "Two more—I've kept exact count."

She smiled at his earnestness. "I shall be glad to hear," she murmured.

"I wonder if you have any notion as to the business Judge Ellis and I had together this afternoon?" The question

seemed to her irrelevant, sordid, out of keeping—a little shockingly out of keeping with the emotional intensity that had held them both but an instant before.

"No."

It was scarcely more than a murmur, this negation of hers. She would have clutched back the palpitant entrancement of that shattered silence if she could.

"I will tell you," he said. "We have gotten around your grandfather's condition. I have made over to him an interest in the business. He is no longer an employee; he is a partner. He can go to the works when he likes—Sundays as well as week days."

She sprang up, her face alight. "Oh, how good you are!" she cried.

"No," he told her, "it is very little. I owe him my life—all my future years, all my future—" He paused and held out his hand to her. She took a short step toward him.

"Is it to be happiness?" he asked her. "It is for you to say."

Then she laid her hand in his and he drew her into the close shelter of his arms.

"This is my last question," he whispered.

MID-AUTUMN—THE PERFECT WHOLE

By GRACE AGNES TIMMERMAN

FRAIL, fugitive, frost-withered, brown and sere,
The first leaves fallen mock the lingering bloom
Of meadow-weed and aster, fading here;
Fast grows the woodland like a vacant room:
Yet grandly, still, and tranquil as a seer
Whose eyes behold heaven's beauty through the gloom
Of dissolution, autumn fronts her doom—
Prophet of peace, and priestess of the year.

Peace? But a little while ago we read
Her mystic rapture, writ in gold and red;
Saw clearly, where her wondrous page unrolled,
Immortal passion flame in red and gold.
Ah! Sibyl-wise, she wrought upon her scroll
The endless glory of the perfect whole!

In the Days of Horace Greeley

*Personal Anecdotes of the Great Statesman-Editor
as Told by an Old Boyhood Friend*

by The Editor

EVERY scrap of information that comes to us concerning our heroes, moral and physical, has a fascinating interest. From the time when I first began setting type and finding the "e, p and q" box, or scraping around the bottom of the box for quads and spaces, Horace Greeley was to me a hero. As I sat perched on a stool and busy with dreams of the future, his career seemed to me the ideal of all American public life. His various biographies were assiduously studied, and every anecdote was read with avidity. Even a pilgrimage to his home was contemplated.

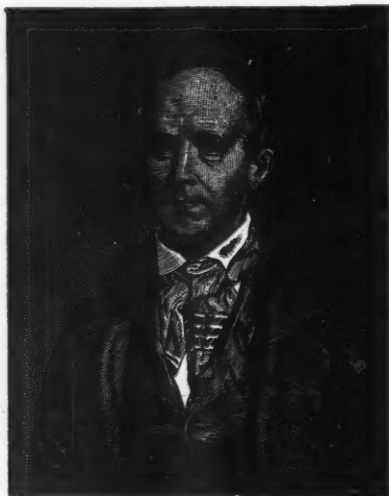
As years passed, the inspiration of Greeley still remained, and it was a rare pleasure to meet, upon a visit to New Hampshire, Mr. William O. Folsom, who was with Greeley during some of the trying days of the Civil War, when the great editor was living on his farm, "Chappaqua," thirty-six miles north of New York: As we sat on the veranda of the little New Hampshire hotel, I listened to intimate personal sidelights on Greeley's character that no written record could reveal.

One had to do with the time when Greeley had written certain unpopular editorials on Richmond, and, threatened with mob violence at his office, had gone up to "Chappaqua" for a few days' rest. He was troubled with insomnia because of the night work he had done on his morning paper, but "on to Richmond" continued ringing in his ears, so that he could not find sleep even on his farm. The doctors massaged him and drugged him, but for four days and nights he never closed his eyes in sleep. The good folks of the village began to worry, when Greeley himself hit upon a cure. Up the hill from

his house was a waterfall some twenty-four feet in height, and Greeley decided if he could take a shower bath under the fall that he would be all right. He did so and slept like a babe, but his folks were so afraid that he would sleep too long after his sleepless past that they kept waking him every hour, and he went back to his slumber after protests that were as emphatic as his editorials.

* * *

Horace Greeley would write sitting with his elbows



HORACE GREELEY

With his almost superhuman power of concentration and his genius for "hitting the nail on the head," Greeley assumed an editorial leadership that has never been rivaled by any one individual editor

raised on a desk arranged especially for him, and his friend confirmed the story that a brass band could be playing near and not interrupt or disturb him. He usually muttered to himself as he wrote, so that he was virtually dictating his material and himself transcribing it.

An omnivorous reader, Greeley could read page after page and repeat word for word from memory. His addresses were always freighted with stirring thoughts, and revealed the strong personality of the Greeley editorials.

The week-end sermons of Greeley made another interesting story. When he had guests over Sunday, by request of his wife, he seemed to feel it necessary to write sermons for them, to be delivered on the morning of the Sabbath. The religious beliefs of his visitors would be ascertained and then he would set to work. If one were a Baptist, Greeley would prepare a real Baptist sermon; if a Presbyterian, a Presbyterian sermon; an Episcopalian, an Episcopalian sermon. Whatever might be the creed of the guest, Greeley always had a sermon fitting and appropriate to the occasion. He read the Bible thoroughly, and said that he felt that no human mind was able fully to comprehend that great book, its depth and profundity being beyond human capacity; it seemed so universal and broad he declared that it would cover almost any sort of belief. He used to remark how many ministers would put fugitive phrases together to support various religious dogmas and gave as an example the quotation, "And went and hanged himself, go thou and do likewise." The two phrases, of course, were separate, but they served the purpose to make an illustration for Horace Greeley as to how much depends not only upon punctuation, but a study of the context.

Of the many subjects that aroused his interest in later life, his favorite was farming. He did think that although he might be mistaken in politics, yet he knew something about farming, and to prove it he wrote a book, "What I Know about Farming."

The old friend of Greeley's smiled reminiscently as he told of Greeley's "quick process apple orchard." Instead of waiting for the regular process of rota-

tion of crops, letting nature do the work, Greeley decided that he would have an apple orchard in one season instead of two, and he employed an expert agriculturist to come and seed it for him, plowing, subsoiling, seeding and smoothing the ground at same time, though at a cost of hundreds of dollars. During those days his income was such that he never had to worry about money. When he wanted things he wanted them, and he got them. His taste never ran to the fastidious in dress; he liked to be comfortable. Attired in his old white hat and white coat he used to go about, as the neighbors said, "not altogether harnessed." His shoe laces might not be tied, but he was always scrupulously neat.

During the presidential campaign Horace Greeley made several speeches in New Hampshire, and he looked so harassed and careworn that his old friends and neighbors would shake their heads at him and say, "Horace, what in the devil is the good of being President, if you cannot be alive and healthy?" But things had gone too far at that time for a man of his stamp to leave the field of battle, even though defeat stared him in the face.

Greeley's marvelous feats of memory were testified to by his old friend. "Why," he declared, "Horace could absorb books as fast as he read them. He was a veritable dynamo as a writer and thinker." With his almost superhuman power of concentration and his genius for "hitting the nail on the head," Greeley assumed an editorial leadership that has never been rivaled by any one individual editor.

Like many other brilliant and sincere men, he made his mistakes. In the opening days of the Civil War he made some sharp addresses attacking Lincoln, whom he declared responsible for the bloodshed of the Civil War. But he lived to realize the injustice of his charges, and none were quicker to acknowledge errors.

The omnipotence of newspaper and contemporary opinion is sadly bedimmed when one reads the old files and finds so many prophecies exploded; and so much bitterness that now seems all unnecessary when the facts are finally garnered and seasoned, and put into the loom of history.

The Poet of the Badlands

A Sketch of James W. Foley

by Henry C. Hansbrough

AMONG the many products that have made and are making North Dakota famous there is one that is of peculiar interest to me. It is not a product of the immediate soil, but it may be that the climate has had something to do with it. Yet this particular product is not of the neuter gender; nor is it a maverick of any kine, nor a goat. In truth, it is decidedly human, and belongs to the gender masculine. In other words, it is a man, and a good one, to my personal knowledge. His name is James W. Foley. He is the poet laureate of the state. "Jimmy," as his immediate friends call him, is a good singer; at times he is a sweet singer, without any premeditated design of rivaling the lark, or the bluebird, or the oriole, or other species of feathered songster. Jimmy sings a music of his own, and he gets into one's poetical affections with ease and grace—much easier and more gracefully than the "yegg man" gets into one's safe with a tool of the same name.

A product of North Dakota, did I say? Well, not

exactly that; a fruit or a growth of North Dakota would be better. Foley was one of the village boys—the boy, I have no doubt—at Medora, on the Little Missouri, when Roosevelt went to that region to learn to be a cowboy. In one respect Foley and Roosevelt were in the same class; neither of them needed much training. Roosevelt was something of a cowboy before he went to Medora. Foley has been a poet always; he was born that way, and couldn't help it.

Now, Medora is not the last place one would go to find a poet, or to train up a cowboy. It is a small village where the Northern Pacific railway crosses the Little

Missouri River. It sits solemnly but proudly on a narrow piece of river bottom, under the shadow of the little station house on the hill, and is surrounded by buttes, sometimes called badlands—a picturesque section of country that was once underlaid with deep, thick veins of lignite coal which took fire long before the dawn of history, and, as it burned out in irregular fashion, here and there the land sank into the burned-out caverns, leaving a jagged and an uneven perspective of scoriated hills and



JAMES W. FOLEY
The poet of the Badlands

verdured valleys. Hence the badlands, where coal is still burning underground, as is evidenced by occasional spirals of smoke, which ascends lazily when the days are calm, or is whisked into the ambient ether when the wind blows. Foley is a fruit of this badland section. May his poetic fire never burn out!

Of course, Bismarck, the capital of North Dakota, will claim Foley; it does claim him, for it was here that he attended the splendid public schools, and it is here that he now resides. He attended the University of South Dakota; but that is unimportant; Foley didn't need a textbook education. As a printer, and later



FOLEY'S HOME AT BISMARCK, NORTH DAKOTA

one of the editors of the *Bismarck Tribune*, he had better and more practical opportunities of an educational sort than could be found in any college.

* * *

Of course Foley sings of the spring; he would not be a poet if he didn't. He sings also of the other seasons, of humanity, of mother—how tenderly he sings of mother!—and even of the hip-pocket piece—"the blue one"—which, like Foley, has a song of its own. It is his song about one of these melodious, death-dealing things and the bad man who was behind the gun that moves me to write these few lines.

I have not read all the poetry that Foley has written, for the reason that while he has been singing I have been engaged in an unpoetical profession, or business, or calling, or whatever else one pleases to term it. So it was not until I went out of prosaic politics that I gave much attention to the reading of poetry.

No doubt Foley has written some better things than "Shooting up Lanigan's," but nothing that has come to my notice equals it in poetical descriptiveness or grim humor:

"He blowed inter Lanigan's, swingin' a gun,
An' swearin';
Declarin'
Red rivers 'ud run
Down Alkali Valley an' oceans o' gore
'Ud wash sudden death on th' sage-brushy
shore,
An' shot a big hole inter Lanigan's floor.

He blowed inter Lanigan's, swingin' a gun,
A new one,
A blue one,
A Colt's forty-one;
He shot some, permiskus, where Lanigan
stood.
An' would have put Lanigan in bad fer good,
But the leg that he happened t' shoot in was
wood.

He blowed inter Lanigan's shoutin' like mad,
An' ravin',
Gun wavin'
Gin-ugly an' bad
He shot a knot hole outen Lanigan's leg,
Th' wood one—an' shot th' bung outen a keg,
An' nigh let th' liquor all out, every dreg.

An' Lanigan, seein' him goin' too far,
Too frisky,
(With whisky
With cash at th' bar),
Reached over an' pulled out a big forty-four
An' plugged him between th' back bar an' th'
door,
Till he was less harmful than he was before.

He blowed inter Lanigan's, lookin' fer gore,
An' tarried;
We carried
Him out on a door;
An' Lanigan took a big splinter o' leg.
An' got out his jackknife an' whittled a peg
To stop up th' hole he shot inter th' keg."

Now it is reasonable to assume that Lanigan was not the least bit concerned about what Hell Roaring Bill had to say; he had heard much that other gentlemen of Bill's class had said on the subject of "oceans of gore." Yet when Bill spoiled Lanigan's floor the proprietor of the place was inclined to dissent, for the floor was a new one and lumber was a scarce article in the camp. Nor did he lose his temper when Bill shot a knot hole out of his leg; the hole would not show, for Lanigan's buckskin trousers would hide it from view. Even up to and including these incidents, there was no disposition on the

part of Mr. Lanigan to exchange words or other courtesies with Bill.

But when Bill shot the bung out of the keg "and nigh let the liquor all out," Lanigan was not in the least particle of doubt in regard to his duty; good order must be maintained, and valuable property in the camp must be protected. Spilling the liquor was a *causus belli*, and must be dealt with. No coroner's inquest was necessary; the facts in the case, as Foley states them—the disappearance of the knot hole in Lanigan's leg, and the exhibit on the door just outside and near the entrance to Lanigan's place of business—furnished sufficient evidence of what had happened. Besides, Lanigan was a coroner, also the sheriff.

When Lanigan had hastily stopped the hole in the leaking keg, thus saving the most valuable asset in the camp, business was resumed; for by this time everybody was thirsty. And it was a lucky thing for Lanigan that he had had the presence of mind to save the liquor; else, there would have been a hanging, and no coroner to hold a 'quest, or sheriff to arrest the lynchers.

* * *

Some day, when his muse is not otherwise engaged, Foley will sing us a song recounting the experiences of a gentleman at Fort Benton, Montana, up the river nearly a thousand miles, just above Bismarck. This gentleman "blew in" at Benton about twenty-five years ago. He was a stranger in those parts, but soon became acquainted. He said his name was Crowder. He told where he came from, and freely related his history, but no one believed it, for God had branded

Crowder all over his face. There were those in Benton that knew Crowder's story to be lacking in essential facts.

But Crowder carried an air of self-confidence. He also carried a gun, and was fond of exhibiting it, in a playful way, to the loungers around business places such as Folley has described Lanigan's to have been.

Now Crowder, according to his own story, had traveled almost everywhere, and seen almost everything, except an impromptu hanging. This was the one special thing, above all else, that he wanted to see. So one day a lounge by the name of Rafferty told Crowder that there was going to be a quiet hanging "back at the bluff." Crowder was delighted. Rafferty said that it was customary for some gentleman that had never seen a hanging to buy the rope. Nothing would give Crowder greater pleasure than to contribute the hemp, and straightway he proceeded to make the required investment.

Then the loungers, in silence and mystery, went up to the bluff, Crowder carrying the rope. In due time, and without any greater amount of ceremony than the important occasion demanded, the hanging took place.

Crowder was not among the loungers when they returned to town.

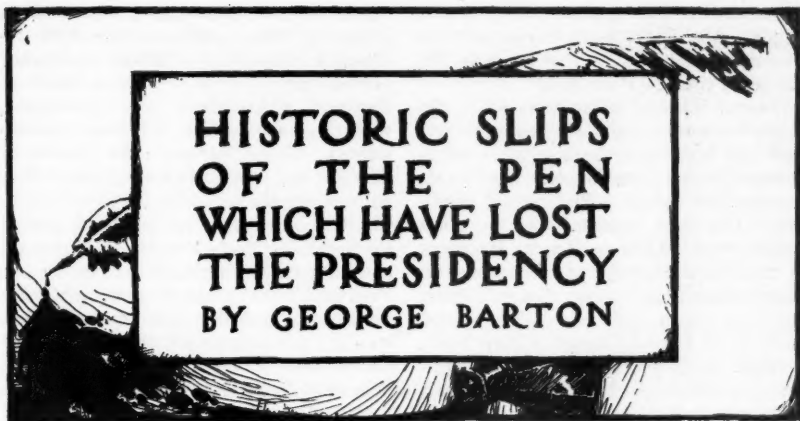
But the Lanigans and the Crowders, those of them who engaged in the business that these gentlemen did, are now gone from the West, or nearly so. They will live, however, in the poetry of Bret Harte, Sam Davis, Jim Foley and a few others who have sung the requiem of these and their kind in immortal verse and prose.

DUMB

I CANNOT write the thoughts I think,
The precious things I feel;
Ere paper greets the wooing ink
Both thoughts and ink congeal.

My heart must burst or overflow;
My feelings pass the sun
Of words and tears; but even so,
Nor words nor tears will come!

—Henry Dumont, in "A Golden Fancy."



A SLIP of the pen or slip of the tongue has lost the Presidency to more than one aspiring statesman.

When Woodrow Wilson wrote to Adrian Joline, expressing the fervent hope that someone or somebody would take William Jennings Bryan and "knock him into a cocked hat," he little thought that a few years later he would stand side by side with the bald boy "orator," pleading for support on the same platform and for the same principles which, in three different national campaigns, landed Mr. Bryan on the scrap heap of politics. But Governor Wilson's position, although somewhat embarrassing, is by no means novel. Awkward letters have played their part in presidential campaigns ever since the foundation of the Republic.

Indeed, given a good epigrammatic letter, your dearest friend can knock your political aspirations sky high. Hand a strong man pen and ink and a pad of paper and he becomes as guileless as an infant. It was Job (Chapter 31, verse 35) who exclaimed, "Oh, that mine adversary had written a book!" In these days of slap stick politics no modern prophet begs his enemy to write a book. All he asks him to do is to indite a letter—a modest, unassuming little letter. That generally does the work. If properly constructed, the little missive becomes a political blunder and that, according to Disraeli,

is worse than a crime. It may have been committed innocently, or it may have been the result of carelessness, stupidity, or culpable ignorance; in any event the result is always the same.

The thoughtless letter writer began his work in the earliest presidential campaigns. In the bitter contest between John Quincy Adams and Andrew Jackson, Henry Clay was regarded as a possible compromise candidate, but one morning a newspaper—it was the *Philadelphia Columbia Observer*—printed a letter alleged to have been written by a member of Congress in which the statesman said: "For some time past friends of Clay have hinted that they, like the Swiss, would fight for those that pay best." Overtures were said to have been made by the friends of Adams to the friends of Clay, offering him the appointment of Secretary of State for his aid to elect Adams. This information was given to friends of Jackson with a hint that if Jackson would offer the same place to him they would close with him.

Clay denounced the publication with great fervor and said that he believed it to be a forgery, but he added that if it were not, the author was a base and infamous calumniator, a dastard, and liar. George Kreamer of Pennsylvania immediately admitted the authorship of the epistle and offered to prove the truth of what he had said. The matter dragged along for many months and was finally

forgotten by the greater part of the people. Mr. Clay, it so happened, was later appointed Secretary of State in the cabinet of the new President.

General Winfield Scott was one of the popular heroes in 1840. He was brave and bluff and had many characteristics which endeared him to the people. His friends brought him out as a Presidential candidate. His chief opponent for the nomination was William Henry Harrison. At that time slavery was becoming an issue in American politics. General Scott, who was overly fond of writing letters, wrote one to Francis Granger of New York, in which he sought to conciliate the anti-slavery sentiment of that state. Granger, in order to help Scott, showed it privately to a number of friends. One of these was Thaddeus Stevens of Pennsylvania.

Virginia, in the convention, was looked upon as a pivotal state. It was believed that the candidate who would get the support of the Virginian delegation would obtain the nomination. Stevens, who favored the nomination of Harrison, knew this fact, and when Francis Granger showed him the Scott letter on slavery he asked permission to retain it in his possession for a while. A little later he called at the headquarters of the Virginian delegation and dropped the letter on the floor. It was picked up by one of the Southern colonels, and when its contents became known to the members of the delegation, the air was charged with brimstone. That "discreet little letter" decided the Virginians to support Harrison instead of Scott. Van Buren was the opposing candidate at the polls, and as he was so overwhelmingly defeated, it is evident that Scott could have been elected as easily as Harrison. So it is quite reasonable to assume that Scott's foolishness in writing a two-page letter caused him to lose the Presidency.

It was Simon Cameron of Pennsylvania who was in the habit of saying that he would sooner walk a hundred miles than write a letter. Some men who have written letters have afterwards had to go further than that. One of them, Lord Sackville-West, during Cleveland's first administration, represented the Court of St. James at Washington. During the

height of the Cleveland-Harrison campaign of 1888, Lord Sackville-West received a letter from a person who signed himself as Charles F. Murchison of Pomona, California. Mr. Murchison, with charming candor, said that he considered Mr. Cleveland the friend of England and wanted to know if the British ambassador thought that the policy which Mr. Cleveland was then pursuing toward the mother country was only temporary, and asked if re-elected, whether the President would make it permanent. He knew, so he said, that Lord Sackville-West was in a position to get the true view of things, and he asked him to advise him how he should vote in the pending campaign.

It was like purloining confectionery from an infant. Lord Sackville-West, who parted his name, as well as his hair, in the middle, fell head over heels into the trap. He sent a very fatherly reply to Mr. Murchison, of Pomona, California, in which he said, "You are probably aware that any political party which openly favors the mother country at the present moment would lose popularity, and the party in power is fully aware of that fact. It is impossible to predict the future; but there is every reason for believing that Mr. Cleveland, while upholding the position he has taken, will manifest a spirit of conciliation in dealing with the questions involved in his message."

When this letter became public property, which it did in due time, there was Hades to pay. Lord Sackville-West, not content with writing the letter, had enclosed with it an article from the *New York Times*, urging doubtful voters to cast their ballot for Mr. Cleveland. There was a great commotion in Washington. Mr. Bayard, the Secretary of State, telegraphed to Mr. Phelps, the American ambassador at London, expressing his amazement at the extraordinary letter written by Lord Sackville-West, and asked him and the British government to take immediate action thereon. Mr. Phelps rushed breathlessly to the head of the British government and told him that something would have to be done at once. Lord Salisbury received the information very sedately. He was slow in action, and

as a consequence Lord Sackville-West was handed his passport, or in other words, was given his walking papers. In brief, he was "fired." A few nights after that James G. Blaine and Patrick Ford addressed a monster Irish mass meeting in New York City. They poured out the vials of their wrath on poor, childlike Sackville-West. They took turns at pulling the tail of the British lion, and the anguished shrieks of that poor animal could be heard round the world. Anyhow, Harrison was elected.

Slips of the tongue, as has been intimated, are sometimes as fatal as slips of the pen. Mr. Blaine, who was so merciless in flaying Sackville-West for his mistaken letter, was himself the victim of a blunder even more inexcusable. It was in the Blaine-Cleveland contest for the presidency. Mr. Blaine had made a tour of the country like the plumed knight, with whom he had been so often compared. He had been received everywhere by enormous crowds and with great enthusiasm. His integrity had been attacked, and some of his friends thought that it would be a good plan to wind up the campaign in New York City with a great moral rally. Accordingly the Ministers' Meeting was held at the Fifth Avenue Hotel, and Doctor Burchard, standing on the marble stairway of the Fifth Avenue Hotel, and in eulogizing Blaine said, "You represent these three enemies of the American government — Rum, Romanism and Rebellion." Blaine said afterwards that he heard the words distinctly, but that he was mentally engaged in preparing his reply, and for that reason lost their significance. He repudiated the speech twenty-four hours later, but it was then too late. The epigrammatic sentence had flashed across the country, and there is no doubt whatever that it lost him tens of thousands of votes. Seasoned political leaders say there is no question that it cost him New York State. Cleveland carried New York by twelve hundred votes, and Blaine, whose life ambition was centered on the Presidency, lost it through the glib tongue of one of his supposed supporters.

James A. Garfield, in 1880, was a victim

of the famous Morey letter. It counterfeited Garfield's handwriting in a manner to deceive his most intimate friends. It was addressed to an imaginary person named Morey, and it asserted principles regarding the Chinese question which, if they had been endorsed by Garfield, would have hurt him in California and other states where cheap Chinese labor had greatly embittered the people. It was proven to be a forgery, but denials were ineffective and there is no doubt that it cost Garfield many votes on the Pacific coast.



"Lost it through the glib tongue of one of his supposed supporters"

During the same campaign Garfield was charged with getting a credit mobilier dividend of \$329, and these figures were chalked on the walls, printed in the newspapers and spread broadcast, despite the earnest denials of General Garfield.

Grover Cleveland was not regarded as a careless or promiscuous letter writer, yet he once indited an epistle against Bryan which, in its way, is quite as severe as the "cocked hat" statement of Woodrow Wilson. It was, of course, after Mr. Cleveland had retired from the Presidency. Bryan had made his meteoric flash across

the political horizon and left his party a wreck. George F. Parker, one of Mr. Cleveland's intimates, had enclosed him a letter from a friend who was protesting against the renomination of Mr. Bryan, who said that he proposed to devote all of his efforts to defeating what he called this menace to his party. Mr. Cleveland, replying to the letter, said, "I do not agree

with our friend that another dish of Bryan will be forced upon our party; but his letter is, after all, like a breath of fresh air in a bad atmosphere."

So the admirers of Mr. Bryan may take the views of Mr. Wilson or Mr. Cleveland. They can view their favorite in the shape of a cocked hat or they can look upon him served in the guise of a dish of crow.

TO A VIOLET FOUND BLOOMING AFIELD IN NOVEMBER

By EDWIN BIRD WILSON

O PURPLE floweret,
Lovely violet,
Thy fellows, ere mid-summer sun could scorch their heads,
Had laid them countless millions, in their beds
Of foliage, stems, protruding roots and withered grass,
Unseen;

Except a few, not bolder than the rest,
But in location singularly blest,
Lived on a while, in grateful wooded shade or brooklet's bank,
Serene.

E'en they, before the first chill breath
Of autumn's wind foreboding death
Tinted the forests, withering away, lay all unnoticed and
Unseen.

But thou, O violet,
Solitary flowerlet,
Bloom'st on nor car'st for dank November;
Bravely drawing from the earth and air thine own provender;
My steps were guided hither, else thou too, hadst died
Unseen.

But now I know some purpose brought me hither:
Same purpose, mayhap, would not let thee wither;
I'll pluck and send thee to Her, and thou'lt nestle on her breast
Serene.

Then shall a happy mission be thy part:
Thou'lt tell her of my loving, faltering heart,
Patricia—and perhaps she'll send a look, a smile, to make my heart
Serene.

A LAUGHING SUCCESS

by

William Clarence Getty

SO the nervous, worried-looking man gave me five dollars, neatly done up in one bill, handed me a ticket for the show next night and told me to be on hand. He mentioned something about an additional 'fiver' if I made good, but I was so all-fired happy that I don't remember much about that."

The speaker was Tubby Kingston. I hadn't seen him in years until the day I bumped into him abruptly on Broadway. We had sought the nearest cafe and I was getting the story of his life first hand. We had been boys together back at Cloverdale. Tubby was never much good for anything except swimmin'. He could stay under water longest and dive deeper than any of the fellows. In the old days Tubby shunned work as though it was the yellow fever.

All the rest of the boys had made good at one thing or another, and the last I heard of Tubby he was still hanging around Cloverdale, his native village, a failure at everything he attempted.

I was surprised to find him prosperous-looking in a suit of the latest fashion and trailing a gold-headed cane. He threw himself upon me with the enthusiasm of a champion wrestler, and I had hard work to free myself from a sort of strangle hold which he fastened on my anatomy as soon as he was sure it was me.

I didn't need to urge him to talk. He was full of it and evidently wanted to unload.

"Yes," he said, "I'm an unqualified laughing success. You've heard the term used in reference to musical comedy, perhaps, but I'll warrant you never heard of an individual making good at it. To get back:

"When the man, whom I afterward learned was the manager of the theater, slipped me a small portion from a roll big enough to plug a break in the city water mains, I felt light enough to fly away on the steam of an oyster stew. If my ancestors had chosen France for the birthplace of our family, I would have thrown my arms around the man and made a noise like a kiss on his face. Honestly, I felt rich enough to go out and purchase the Flatiron building.

"First I wound the bill on the index finger of my left hand and then I tied a string around it. That was so I wouldn't lose it, you see.

"Then I went out on the street and nearly got pinched for jumping over a cab horse who had the unprecedented gall to stand right in front of our theater—the theater where I was employed.

"Tom, you talk about happiness! Why! Say, man! I was so tickled that I could have drowned out the subway with a whisper! If I had turned my lungs loose on that old street, I believe the vibration would have tumbled the Singer building.

"The realization that I was good for something nearly turned my head. I must have walked about for two hours



*The speaker was
Tubby Kingston*

like a man in a dream. I guess I must have felt wheezy, whatever that means.

"That is how it all started. Now look me over! Success is stamped all over me. Notice my greatly improved front since



Even old Mother Griggs had begun to get discouraged

you saw me last. Isn't there some considerable class? Uh? Didn't think I had it in me, did you?"

I leaned over the table with renewed interest. Tubby's cocksure attitude amused me. I hoped the waiter would not be too prompt, for that Tubby was swelled on himself was plainly evident, and I wanted to hear the rest of it.

"The beginning was like this," he continued. "Jen—you remember Jen—she with the dimple and the smile as big and warm and sunny as a beautiful June morning. With eyes deep, dark and mysterious as a mountain pool and as refreshingly—"

Of course I remembered Jenny. Anyway, I didn't want him to elucidate, for I noticed the soft look that crept into his eyes as he spoke of her.

"Well," he went on, "Jen and I had been engaged so long that even old Mother Griggs had begun to get discouraged and grumble because there hadn't been a wedding in Cloverdale for ten years. 'Folks are not like they used to was,' she said. You know how it is up there," nodding his head to indicate the village, "everybody's in on your personal affairs."

"I had been making the beat to Jen's

house, I guess, since the haziest recollection of the oldest inhabitant. Every evening the neighbors checked me by at 7.30. I wouldn't have been late for worlds. When the clock stopped it got so that they set it again by my evening trip. Events were measured and children were sent to bed as the result of my punctuality.

"I could almost hear them saying, 'There goes that worthless Tubby Kingston; I wonder what Jenny Palmer sees in him.' They were about right, at that, for I had tried everything, from peeling tamarack logs at the sawmill to waiting on the ice cream trade at the Eporium. I was a miserable failure at everything.

"They kept me at the Eporium longest. I was there going on six weeks when I was suddenly canned for mixing myself an egg drink and forgetting to tickle the cash register. Old Griggs, the Eporium owner, has since said that I was one of the best men he ever turned out.

"Well, Jen was the only one in the whole darn town that thought there was anything in me. Funny how I found out later



Every evening the neighbors checked me by at 7.30

that it was only a laugh, wasn't it? She insisted that there must be something that I could do. She advised me to go to the Big Town, and I'll never forget how I dug up Bill Higgins' whole farm during potato time to get the necessary capital.

"I landed at the New York Central

station with nothing to back me up but a dollar and a half and the best wishes of Jen back there at Cloverdale. Oh! I was up against it for sure.

"I hung to that bone and a half like a well-bred bull pup clings to the seat of a tramp's trousers. I lived at the lunch counters and slept on park benches.

"About a week in New York put me clear to the bad. Money gone. Tired, hungry and discouraged, I thought of jumping into the East River. I had heard of people doing this with great success.

"Everybody laughed when I applied for a job. No one in the whole city of New York took me seriously. I tried for everything from the secretaryship to a railroad president down to feeding canaries in a bird store. Nothing doing. No one wanted me, and to this day I don't know why.

"It seemed as though all New York was going to the Olympia Theater that night. I wandered down that way just to see the lights and the moneyed people out for enjoyment. Who knew but what some lady might fall in front of a street car and I might prove to be the hero? Her husband might have made me the president of a bank or something like that. Isn't that regular story form?

"Anyway, I was caught in the crowd near the entrance to the theater, and

though. After a while even the performers seemed to get tired of trying, and I heard a man say something about it being an awful frost.

"Along about the middle of the center act, one of the comedians turned one loose that floated strong to me and I forgot that I was tired, hungry, miserable and all but broke. I let out a peal of my heartiest laughter and everyone looked my way. I couldn't stop. It was one of those jokes that get behind you and tickle from the rear. I was ashamed and embarrassed and all that, but I couldn't stop. Just simply couldn't. Soon they all got it, and the great audience swayed the building as they pumped back and forth in their seats.

"The rest of the performance went with a rush. The laughs came as regularly as the ticks of a Swiss watch. Queer how their attitude changed, wasn't it? When they strolled out they were still laughing and talking about what a good show it was.

"Before I had a chance to leave the theater an usher tapped me on the shoulder and told me that I was wanted at the box office. I was scared the color of certain green liquid used on potato plants and thought sure I was to be arrested for sneaking in. Even imagined my old gray-haired father coming down to bail me out of jail.

"Surprised! When the man I told you about in the beginning slipped me the money, you could have blown me over with the fluff off a dandelion. I do it regularly now, and there hasn't been a failure at the house in a long time. When I'm not laughing my head off on opening nights, I am busily engaged in sealing envelopes, carrying mail and attending to other important business.



Tired, hungry and discouraged



I let out a peal of my heartiest laughter

in spite of my resistance I was swept toward the doors. The jam was awful. I don't know how I got by the man who took the tickets, but I did and soon I found myself with others who had apparently bought standing room.

"I thought the show was great. The audience didn't seem to warm up at all,

"‘I need that laugh,’ he told me. ‘Just make yourself comfortable in the audience and laugh at anything that amuses you. Don’t be afraid of breaking the house regulations. Just laugh. Enjoy yourself. It sounded great tonight and it certainly got under everyone’s hide.’"

"‘Here was something I could do. I do laugh well; you’ll have to give me credit. I’ve got myself so trained now that I could laugh at Blanche Walsh in her most agonizing death struggle. I have the finest assortment of laughs you ever heard. Want to hear one?’"

I held up my hand. There were a lot of people in the cafe and besides—

"I am known among theatrical men as Grayson’s audience. He’s the manager, you know. Also, and I make this statement with my most retiring manner and with the faintest tinge of modesty, he’s the most successful on the street."

"I’ve had other offers, but the salary is

satisfactory and I figure that Grayson should have something for discovering me. Don’t you think so?"

"After I found that it was to be regular, I flossed up and made a flying trip to Cloverdale. Yes, I brought Jen back. We live out at Harlem."

"You ought to have seen the Cloverdale *Weekly Sentinel*. ‘James Edward Kingston, the well-known and popular New York theatrical man, was in the city yesterday. Married Miss Jennie Palmer, one of our prettiest



"I need that laugh," he told me

girls. We always knew that boy’d be heard from.’ Haw! haw! Haw! haw!"

Tubby’s four haw haws attracted the attention of all the diners and I looked toward my coat and hat.

Tubby consulted his watch, pushed back the finger-bowl and arose. "I’ve got to go down and laugh at ‘The Girl in Purple’ for the twenty-third time tonight," he said. "Want to come along?"

Unfortunately I had a sick friend.

WHEN MEMORY LAUGHS

By FLYNN WAYNE

WHEN to my boyhood home I go
To find the friends I used to know,
'Tis then, it seems, tricked by the Fates,
I am "a stranger in the gates."
No face is there to welcome me,
The lock that fits my memory’s key
Is rusted, worn out, as I try
To turn it on the passersby.
And yet as down the street I glance
My roving eyes fall just by chance
Upon a stairway, worn and old,
Across whose front in letters bold
A sign proclaims—and memory laughs—
"T. A. Kellet—Photographs."

One Stroke at the Arm

by Harold de Polo

Author of "Padre Bernardo," etc.

IN the Maya Indian village, far inland where the Campeche jungle is thickest, and a good fifty leagues from any white man's camp, there was great excitement among the people. They left their work of boiling down rubber and clustered in close groups around their doorways. They passed to and fro, from one to another, speaking with bated breath. And they all looked, time and again, with wide eyes and wondering brains, at the big thatch hut at the beginning of the line that sheltered, for the moment, those they spoke of.

For it had been made known to them but a short while before that the maiden Paula, the young and comely daughter of Lazario, the good-for-nothing member of the tribe that was always drinking *aguardiente*, was to become the wife of Old Anibal, the aged miser that was the wealthiest man of the village. And now she and her father were inside arranging the final details.

Old Anibal, so old that he wore a dilapidated pair of brass-rimmed glasses that he had picked up on one of his visits through the jungle and down the river to the white man's camp—he, so aged, was to marry at last. Aged, indeed, for when one of their tribe needed anything for the eyes, it was undoubtedly a sign of great age. He was thin and long and gaunt. A bundle of bones with a withered hide covering them, that was all. It was even said that he had no blood, nor heart. Especially heart. For there was not a more cruel man in the tribe. Nay, in the whole of Campeche. And there were those also that affirmed not in all of Mexico.

Therefore there was great talk when it was announced that the fresh young maiden was to become his wife. Most of

them pitied her. Others openly cursed the old miser. Some of them—a few old hags—shrugged their wrinkled shoulders and showed their toothless gums in a leer as they remarked that he could not live much longer. And then—ah, then! Think of the wealth that would be hers. Why, it was told by one that swore she really knew, that Old Anibal had the fabulous sum of over four hundred silver pesos; yes, incredible as it seemed. And then there was his mule—the only one in the village—that he had obtained in a bargain with an *Americano*. And there were the bright bits of colored cloth. Ay, ay, lucky was the woman that could wear them. And then, also, there was that wonderful piece of shimmering glass that showed the face if one looked at it. Ay, yes, lucky, lucky woman, agreed the hags.

Dios! They thought of it only after the first excitement was over. What would Basilio say? Basilio, the young man that was the pride of all the tribe. With his physical strength, his prowess at the hunt, his willingness at work. Yes, what would Basilio say? For it was well known that he loved Paula, and that she, in turn, loved him. Yes, they had only been waiting until he had amassed a sufficient quantity of riches to give the father in exchange for his daughter, before he made her his wife. What would he do when he returned from the hunt and heard the news?

And especially as the other man was Old Anibal. Old Anibal, his mortal enemy. For it was common knowledge throughout the village of the terrible enmity that existed between these two, Old Anibal the miser and young Basilio the hunter. Enmity that was burning, unquenchable,

fierce. Yes, for Basilio one day, on hearing the old miser speak insultingly to Paula—as he thought he could speak to all on account of his wealth—had raised his right hand and struck him with the back of it across the mouth, even so hard that blood came from the whitened gums. For his love for the girl was great. And to this day there are those that speak with awe of the frightful rage of this toothless old man. They tell how he swore, time after time, for hours, almost, that he would yet have, before he died, that same right hand that had struck him across the mouth. Yes, what would Basilio say? What would he do? Always, at the end, they asked each other this question.

But to think of Old Anibal, the miser that few liked, marrying a young maiden. It was indeed strange. He had never liked women. No, he had always mocked at them. And now, when he was so old that he tottered as he walked, he had chosen a wife. Yes, it was indeed strange. But, ah! Some of the wiser ones whispered that it was not at all strange. *They* knew why he had chosen her. It was for revenge. To pay back the blow across the lips by taking from him that had struck him the one thing he loved most. Yes, that was surely it. That was surely it! *They* knew. Certainly. Anyone could see that. And so it was passed from group to group, swiftly and almost silently, until all nodded their heads knowingly. Well, well, what would Basilio do? What? Again that question was asked, by one and all, and passed around and around.

Basilio presently returned from the hunt, a young buck slung over his shoulder. And as he passed through the long line of thatch huts that formed the village, people turned aside and spoke in whispers only when his back was turned. He frowned his surprise as he noticed that his pleasant remarks were answered with low mumbles and turned heads. And so he walked, wondering, into his little hut near the end of the line. A moment later Teobaldo, a friend that often hunted with him, followed him through the doorway.

The villagers were in breathless silence, for they know that the other had gone to acquaint him with the news. In several

moments Teobaldo came out and walked stonily away. None dared question him. Then, in a very short time, Basilio himself emerged. He walked straight ahead, his face immobile, until he reached the hut of old Anibal. The tribe hung on his next move, with their hearts high at the throat. Then he went boldly through the door; and again the villagers were left to wonder.

His entrance, for a moment, was not noticed by those inside. Old Anibal, sitting on a stump, lean, withered, ugly, bending far over, blinking his dull eyes, was speaking to Lazario, who knelt on the ground before him, supplicating. The girl Paula was off in a corner, her head in her hands, her body heaving.

"No, Lazario," the miser was saying, "I told you this morning that I would free you from your debt to me, and that is all. Ay, it is more than enough, fool! No, I say, you will not have the jug of *aguardiente* also. Bah, our bargain is made!"

"Yes, yes," begged the grovelling Lazario, "but just one jug—just one!"

Old Anibal curled his lips with a sneer. "Fool, do you think any woman is worth even what I am paying? Bah, away, the bargain is already made and announced to the tribe!"

Basilio then walked forward. The girl raised her head with a little cry. Lazario took himself to the other side of the room. The old miser bent his head further forward and rubbed his hands together with diabolical glee.

"So, young man, you come to visit me, eh? Maybe to congratulate me on my good fortune, eh?"

Basilio's strong face for an instant twitched. Then it again grew stony. "I come, old man, to ask if what I hear is true?"

The old miser stroked his sharpened nose and adjusted his glasses more firmly. "And what if it is true?"

Basilio did not answer. He looked at Paula. She nodded her head in assent and again pressed it between her hands.

"And what if it is true?" repeated the old man, grinning hideously.

Basilio stepped closer. "If it is true, wretch, I come to ask what you will take to give her to me. I have not pesos, as

you have. I have not wealth in stores and hides. I can only offer to work. I will work for you for the rest of my life if you will give her to me. I will work hard and willingly," the youth stated firmly.

Old Anibal chuckled in his weak voice. He motioned Basilio to come still nearer, and peered closely into his face. "You remember, Basilio, that once you struck me, eh? Across the mouth, with your right hand. And you will remember that I swore to have that same hand, eh? Well, since then I have worked hard for this. I have lent and lent, for *aguardiente*, silver peso after silver peso to Lazario, until soon I had him badly in my debt. This morning I told him the only way to cancel the amount would be by giving me his daughter. He has agreed. She is mine. The tribe know of it. Well, and now you want her from me, eh? Good, I have expected this. I have wanted it. I have waited for it!" he paused, thrusting his head still further forward.

Basilio's face worked a trifle, but he quickly controlled it. "Well?" he asked.

Old Anibal before replying, snatched the youth's right hand in his own and his voice went high and shrill. "You say you want the girl, eh? That you will work the rest of your life for me, eh? Well, I do not want work. I do not want work. I want," he paused to lend force to his words, "I want your right hand. I have sworn to have it!"

Basilio started back. The girl rose from her corner and came closer, her face whitening under her dark tan. Old Anibal rose to his feet, his body shaking, his hands clutching air, his face that of a fiend. "Yes," he shrieked in a high treble, "I want your right hand. Then you may have the girl. Bah, fool, did you think I wanted the girl for myself? Do you not think I have waited long for this? Bah, I want your right hand!"

Basilio's chest swelled out. He made as if to grasp the girl by force and take her away. But she smiled sadly at him. And in time he remembered the rigid tribal law of a bargain once made should never be broken. His eyes blazed as he looked at the chuckling miser.

"Yes, your hand," continued Anibal, "just one single stroke at your arm. It is all I ask. Tomorrow, at midday, place your arm on this block, have it tied down



Again Basilio spoke to the miser. "Remember, old man, tomorrow, at midday, one stroke at my right arm."

and give me just one stroke at it with my hatchet. That is all—one stroke—one stroke. Then the girl is yours." He looked through his glasses with cunning, blinking eyes at the face of the young man, waiting eagerly for his answer.

Basilio straightened his head. "It is well, old man, you shall have your stroke. Paula will be mine. I will be here tomorrow at midday and you shall have your stroke." His even voice stopped. He smiled at the girl that stood by so rigidly, almost as if stricken into stone. And he

eyed the old man that was repeating over and over again, "The arm, the arm. At last, at last, the arm!"

Again he spoke to the miser. "Remember, old man, tomorrow, at midday, one stroke at my right arm. Then Paula is mine. I go to announce the compact to the tribe."

Once more he smiled reassuringly at the girl, set his face tautly and left the hut. While in back of him the old man still crooned, "The arm, the arm. At last, at last!"

* * *

The next morning there was, indeed, great flurry in the village. No one worked. No one hunted. Instead, all were dressed in gala attire. The men in spotless white tunic and loose pantaloons and bravely colored *serapes* and wide *sombreros*. The women in long white garments, with beads or whatever ornament they possessed around their necks, and their hair freely oiled and braided in two long strands. For Old Anibal, deeming the occasion demanded it, had announced that in his hut there was much *aguardiente* to be had, free for all. It was pure deviltry, though, and not generosity, that had tempted him to do so. This all knew. But, *Dios*, what matter? Why not make the best of a sad spectacle? Good philosophy and simple, as were they.

The hour when the old miser was to take his one stroke was near. The people were gathered in his spacious hut; some though were pushing and packing around the door, for there was not room for all. Inside they looked at Old Anibal's treasures, for he had displayed all of his enviable things. The mirror; bright bits of colored cloth; two chains of beads that sparkled wonderfully; his mule, even, was tied outside, with the gorgeous bridle he had purchased from an *Americano*. He himself, longer, thinner, older, more ugly than ever, sat huddled up in his corner, stroking his beard, rubbing his hands, showing his gums, droning on to himself and cackling, cackling—ever cackling—with terrible, cruel irony.

The maiden Paula, her face drawn in consequence of her sleepless night, stayed solemnly by in one corner, stolid, silent, taut; but there flickered in her eyes, ever

so slightly, the tiniest spark of hope. Her father was by her side, blear-eyed, dull, frightened, receiving the solemn congratulations of the older men of the tribe for freeing himself from his debt.

Nearer and nearer came the hour. Still Basilio came not. The crowd was being worked up to fever heat. They spoke constantly, jabbering hurriedly as to how the youth would take the stroke. All agreed that he would stand it like a man, but yet they wondered. His friends—chiefly the younger men—looked black and fierce and eyed the old miser with blazing eyes.

Presently the people outside quieted down with marvelous quickness and broke from the doorway. Those inside made their way to the sides of the wall, leaving an open line between Old Anibal and the door, while the older men gathered about the block on which Basilio was to place his arm.

In a moment more, amid an uncanny silence, Basilio entered the room. His head was rigidly erect. His hands were doubled tightly into fists, hanging down stiffly by his sides. His chest stood out bravely and his whole form was straight and strong. But one could see, beneath the skin on his face, that his muscles underneath were working hard to help him retain his composure. But he held in well and proudly, with his eyes clear and open.

He walked straight up to the block of wood that was to support his arm, looking neither to right nor left, but right into the withered face of his enemy. The girl Paula tried to catch his eye, and when he glanced at her out of the corner of it she flashed him a quick look that told him to be brave. For an instant the vestige of a tender smile curled up one corner of his mouth, but then it quickly went firm. The look had strengthened him; but he wished that he might have but two or three words alone with her, those and a kiss; for, through Old Anibal's order, he had been unable to see her since the day before, as the old man had kept the girl in his own hut, fearing that they might both run away.

Basilio broke the silence. "I am here, Old Anibal. I am ready."

The old man coughed, with intense pleasure, but he did not rise. "So I see, young Basilio!"

Basilio remained silent. The old man, after a moment of chuckling and rubbing his hands, arose slowly and walked forward weakly, a small, razor-edged hatchet clasped with a grim firmness in his claw-like right hand. Basilio bared his right arm. Then calmly placed it on the large, square block. Not a tremor ran through him. Only his face set harder.

The old man stepped closer. Then, suddenly he cried aloud and put his hand to his forehead. "My glasses. Thieves. I had them not an hour ago. They are gone. I cannot see to strike. Where are they? There has been trickery." He ran to his corner, looking wildly about on the floor for them. He looked under things, behind things, on top of things. He searched all over the entire hut. Everyone helped him. And yet his glasses were not to be found.

He cried his rage, swearing and vowing vengeance on the thief. But yet it did no good. "Fools, fools," he wailed, "where are they? Without my glasses I cannot be sure to strike right. I shall surely miss. I am lost. What will I do? There are no more to be had in the village. No more. Ay, ay, ay, I am lost, lost!" For a good ten minutes he voiced his sorrow and his anger, the tears falling freely from his blinking, pink-rimmed, almost entirely closed eyes, while the tribe looked on, wondering what would happen.

And just as the people began to whisper that they thought the stroke would have to be put off until Old Anibal could get other glasses, the maiden Paula, calm and serene, stepped forward before the old miser.

"Old man," she said evenly, "I have glasses! I will sell them!"

The old man jumped forward with surprising agility, his face wicked. "Ha, girl, you have stolen my glasses and repented, eh? Give them to me," and he snatched at her arm.

She stepped back. "No," she said haughtily, "these glasses are mine!"

"It is a lie," shrieked the old miser. "No one else had any."

"I know," answered the girl, "but yet these are mine!"

"It is a lie," persisted the other, his voice shrill, "where did you get them?"

Paula spoke firmly. "I have no need to tell you, but yet I will. You remember the *Americano* that passed through here



The old man after a moment of chuckling and rubbing his hands, arose slowly and walked forward

some two months ago? The one that was always hunting for little bugs and insects and butterflies? Well, he left his glasses here, and as he lodged at our hut, they are rightfully mine. There, that is how I got them!"

"Yes, yes," said the old Maya, "let me see, let me see," and he almost tore them from her hand. With trembling fingers he placed them over his eyes. Then he peered about from one to another, all over the room. He smiled cunningly and spoke with his cackling laugh, "It is well, it is well. They will do nicely to cut off the arm of your lover. Without them I could not have done it," and he fingered the edge of his hatchet lovingly.

"But wait," said Paula. "They are not yours yet. I will sell them."

The old miser started back. "No, no, I will not buy."

"Then you cannot use them."

The miser mumbled brokenly about parting with his wealth.

"It is but just," agreed the old men "the girl Paula has the right to sell them!"

"'Tis well, then," admitted the miser, grudgingly, "see, I will give you a whole silver peso for them."

But the girl was well schooled in bargaining; she raised her head and pursed her lips. "Bah, old man, are they not of gold, and much better than those you had. Bah, a peso. One hundred and fifty pesos is what I ask!"

The old man cried aloud, almost stricken dead by the amount. "Fool, fool, you want a fortune I do not possess."

"Very well," said Paula, "then return me my glasses!"

"No, no, no," yelled the miser, "I cannot cut off the arm without them. I—yes, I will give you ten pesos. Ay, *Dios*, ten big, round, shining, heavy silver pesos. Ay, ay, ay, robbery, robbery, robbery!"

But the girl knew that she held the whip hand. "One hundred and fifty!"

"No, no, no! I will—I will—yes, I will give *twenty*. Ay, ay, all my wealth, all of it will be gone."

The girl stepped up to him, reaching out her hand; she spoke angrily, "Miser, give me them back."

But the old man had thought too long of the arm; also, the glasses were wonderfully clear and their rims were of gold, the precious gold that he so loved. He almost cried like a child as he tore them from his eyes and hugged them to his breast. "No, no, ay, ay. Thieving girl, I will give you fifty. *Fifty silver pesos*."

"No!" her voice cracked, almost as quick and loud as a rifle report.

"Sixty! Ay, ay, *sixty! Dios*, I will be beggared!"

"No!"

"Seventy—seventy, then. Ay, I am a fool, but I want the arm, I want the arm, and I cannot see without these accursed things. Ay, I shall die, I shall die!"

The girl saw that now was the time to play her last card. She spoke slowly and firmly. "Look, old man, by selling you these glasses I allow you to cut off the arm of the man who is to be my husband. He will be unable to do any work for a long while. Anyway, not until he learns to use his left one. Therefore, we need money to live on. Listen, I am speaking for the last time. I am giving you your last chance. Give me exactly one hundred pesos and you can have them!" And the old men behind murmured that she was right.

"Ay, ay, ay," wailed the miser, "I have not got that much. It is a fortune. It is robbing me. It is terrible. No, no, no!"

The girl stamped her foot; her eyes blazed. "Then give them back to me!" she snapped and tried to take them from his grasp.

But Old Anibal evaded her. "Eighty, eighty. I will give eighty. Ay, ay, no, no, do not take them. *Eighty-five*. Ay, you will kill me, do not take them. *Ninety, ninety, ninety!* Ay, *Dios, ninety!*" he howled.

"No!" shouted the girl, and grasped his palsied hands between her own young firm ones.

The old man for an instant wavered; then he looked at the arm. "Ay, *Dios*, yes, yes, yes, robber, you shall have the hundred pesos. Peace, I say, peace!"

"Then give them to me now!"

"After, after!"

"No, now!"

"It is but just!" chimed in the old men, "give her the money now, Old Anibal!"

And the old miser, mumbling his grief, counted out from a deep pocket in his heavy robe a round hundred pesos, parting with them with less freedom than he would have with his life-blood.

The girl Paula tied them up securely in a bit of cloth. Then she looked at the

still immovable Basilio and flashed him a glance, a glance, somehow, that told him there was hope.

The tribe, who had watched the bargain with bated breath, sighed with one accord when the strain of it was over.

Old Anibal, stroking his glasses lovingly, bade some of the older men tie down Basilio's arm. Then, when it was done, he stepped slowly up to the block, his face alive, his breath coming fast, his mouth open in a leer. He passed his bony fingers along the strong, muscular arm on the block, passed them slowly back and forth with loving care. Then he placed his hatchet upon the arm, judging his distance. He set his feet down firmly on the ground close up to the block. The tribe watched with thumping hearts. The girl's face was drawn, and she had eyes only for the hatchet. The old man raised his hand, swung his weapon over his shoulder and brought it down inch by inch toward the mark, still judging his distance.

Then, satisfied that his aim was true, he put his glasses over his eyes. Once more he peered at the arm and grasped the weapon with all his strength. Basilio's face was seen to move the least bit, but then again it hardened. The beating of hearts was easily heard.

Then the old man raised the hatchet. He glued his eyes on the arm. He was seen to step back about a foot from the block, his eyes still on his mark. Then, with a hoarse cry of satisfied longing, he brought down the hatchet with terrible quickness.

The crowd shouted in their excitement. The girl Paula shrieked for the first time. But the hatchet, when it descended, did not strike the arm. Instead, it cut into the block some three or four inches from the arm, and stood trembling at the shock of its impact.

Everyone sprang close, wide-eyed, dazed; a miracle had happened. Basilio looked blank; then, gradually, happy. The girl cried softly with joy. The old miser for a moment was struck dumb. Then he jumped forward and made as if to grab the hatchet. "Ay, ay, ay, there has been trickery," he howled, "there has been trickery. I could not have missed. It was impossible. Trickery, trickery. *Dios, Dios.* Fools, thieves, robbers, villains!

But I will have my other stroke. I will have another stroke!"

But Paula, her face wet with tears, sprang in front of him and clenched his arm in an iron grip. "No, old man, you were to have but one stroke. You have missed. You have lost!"

The old man clutched the air wildly, holding on to the block for support. "No, no, no, I have paid a good hundred pesos. I have released your father from his debt. I have lost you, too. I have been tricked. I am a beggar. I want my stroke, I want my stroke."

"The bargain was for but one stroke!" repeated the girl coldly.

Again the old men chimed in, "The girl Paula is right. You have missed your one stroke. Paula belongs to Basilio. Lazario is free of his debt. The glasses belong to you. That is all. It is our law!"

The old man did not heed them. "Ay, *Dios*," he screamed. "The glasses were not right. They were not true. I want my other stroke," and he collapsed.

The tribe was wondering. Somehow, they knew, the girl had foiled the old man and saved her lover. But how? It was not the custom to ask, and so they remained silent. But yet they admired her greatly, for trickery was lauded.

The old miser on the floor stopped his crying for a moment. "Tell me, thieving girl, how it was that you fooled me. Ay, ay, ay, my fortune is gone!"

The girl stepped closer to him. Her face and voice were those of a judge. "Old Anibal, you have learned your lesson. This morning, when you were not looking, I took your glasses and hid them. For I knew that you could not see without them, and that you would buy mine. I noticed, one day when I put them on, that the glasses of the *Americano* brought everything at a close distance, very much nearer to one. Therefore I knew that you would miss the stroke. And one stroke was all you were to have. There, that is all!"

The whole tribe applauded her cleverness. But the losing of his debt, of his hundred pesos, of the girl, and chiefly of the arm, proved too much for Old Anibal's heart, and with a gurgle, a spasmodic twitch of his body, a last curse, his life went out and he fell back on the ground.

Two and a Pocket Handkerchief

(A Serial)

by Josephine Page Wright

SYNOPSIS—Wayne Harding, a wealthy young New Yorker, who loses his fortune and the hand of the society woman who was to be his wife, seeks refuge on a California ranch, the legacy of his mother. He finds there the caretaker and his pretty, self-possessed daughter Marian. Shortly after Wayne's arrival the caretaker dies, and rather than see Marian homeless, Wayne makes a quixotic offer of marriage. Reluctantly he takes up the ranch work previously performed by Marian's father. A letter comes from the father of his former fiancée, asking him to return to New York, but Marian is injured by a Mexican fugitive. Danny, an old neighbor, summons Dr. Ord, who commands Wayne to take the greatest care of Marian.

CHAPTER V

"THE luxury of idleness," sang Marian, as Wayne carried her to a reclining chair on the porch and bundled her up in steamer rugs. "These few weeks of being waited on are going to spoil me for hard work."

"The luxury of work," laughed Wayne. "These few weeks of self-reliance are going to spoil me for a life of indolence."

"What amuses you?" asked his wife, as he laughed.

"I was thinking that, in spite of all our philosophy, within two weeks you will be tugging away like an ant at the old work, whereas I—"

"You will be tugging again at the chain which binds you to it," completed Marian, gravely.

"Not so bad as that," he protested. "I have learned to care for the life here more than you would believe. I have begun to realize, however, since your illness, how much of my work you assumed in the beginning. That made it harder for me at first. Danny's been a friend in need. If it hadn't been for him and the little Jap he brought us, we should have starved to death. I never cooked an egg—or anything else for that matter."

Wayne seated himself on the door step and began to smoke the little meerschaum

Marian had brought him from the city a day or two before she was hurt. She often seemed to enjoy watching the yellow bowl as it burned to brown. Tonight, however, her eyes were upon the hills, the hills that for weeks had been hidden from her. She watched the sun wheel to the crest of the hill and slowly sink from sight. Resounding from the walls of the canyon came the sound of the sunset gun. Wayne thought of the evening he had brought his bride across the bay and of the little puff of smoke arising from the fort.

Up the canyon road, with his gun over his shoulder, came Danny, looking for his supper. Cotton-tails, which boldly ate Wayne's carrots and lettuce in the early morning, whisked away at the approach of evening and Danny's gun.

When the old rancher saw Marian, he turned in at the opening in the cypress hedge and hurried to the steps, his face revealing his joy.

"Landscape's been ailing for some time," he commented. "Now it seems natural like again."

"Wait until I get into my potato patch once more," laughed Marian.

"I guess it needs you," said Danny. "This gentleman neighbor of mine knows as much about potato culture as I do about ice cream forks."

"Do not let him worry you about the potatoes, Marian. The gophers aren't going to leave us enough to fret over."

The three sat in silence, watching the stars appear in the clear southern sky. Wayne fondled his meerschaum. Danny stroked the long barrel of his gun. Marian hummed a slumber song. From the ocean side of the point came the wail of a coyote and the answering bark of dogs.

"There's one less coyote in the canyons," said Danny.

"Miguel?" demanded Wayne.

"Miguel," assented Danny. "They found him dead near the rocks under the old lighthouse this afternoon."

"Poor lad," sighed Marian.

The rancher swore volubly in Spanish, haltingly in Portuguese and rounded out the curse with an American oath. Wayne was silent, but his face was pale and the hand that held his pipe to his lips trembled.

"There you are," grumbled Danny, "eating yourself for a chance to cuss and never saying a word."

Wayne knocked the ashes from his pipe and slipped it into his pocket. "It's the training of the East, I suppose. The East is repression, the West is expression."

"The East," contradicted Danny, "is compression if a fellow ain't careful. The East pokes its emotions into as small a parcel as possible and then puts blue baby ribbon on to tie it up."

Wayne consulted his watch and decreed that Marian must go to her room. She begged like a child for a half hour more of the starlight, but her husband was firm.

"Then," as she yielded, "you must let me walk to my room myself. I shall never gain strength if you help me always."

The men sat in silence until Marian called a cheery good-night to them, whereupon Wayne turned to Danny with a dozen queries.

"No, the little girl's father didn't do it, though some say he did. Nobody seems to know just who did."

Wayne laid his hand significantly upon Danny's gun. The older man shook his head.

"I could 'a' done it and willing," he said, "but I didn't."

Wayne went into the house and brought out a layer cake.

"First cake I ever made in my life, Danny. Honor me by partaking."

"Kind o' sticky," Danny commented.

"Marian likes chocolate cake. Reckon that's why you made it, wasn't it?"

"It was," admitted Wayne.

"Don't let the hotel men in town find out about this or they'll be after you to chef for them," chuckled Danny.

"Wouldn't bake another chocolate cake for a thousand dollars," protested Wayne emphatically.

"But you'd make one tomorrow for Marian if she wanted it, wouldn't you?"

The young man nodded.

"Guess that's how women folks feel about it, too," decided Danny as he cut off another piece.

The moon, round and red as the setting sun, was climbing into the sky from the Mexican mountains. On the bay five cruisers were riding at anchor, and Wayne amused himself in an attempt to read their signal lights. Between the beacons a large passenger steamer from the north was making its way to the wharves. The scene was one of enchantment. Where in all the world save here could one find the desolation and the majesty of the hills wedded to the man-wrought beauty of a city; where save here could one feel at once the quiet of the Greater Life and the stir of the lesser? Wayne had ceased to wonder whether he could learn contentment here.

"Are you two eating all my chocolate cake?" called Marian from the darkness of the bungalow.

"Hum—hum," admitted Danny.

There was another long silence and then, "Danny?"

"Well, Marian?"

"Why doesn't Dr. Ord come any more?"

"You're well, aren't you?"

"Y-e-s. But I wanted Dr. Ord and Mr. Harding to be friends, close friends. Daddy was fond of the doctor."

Danny did not reply and in a few minutes came the call, "Danny?"

"Yes, Marian."

"Go home, Danny, that's a dear. I keep thinking of things I want to say to you and I ought to go to sleep."

Danny, good soldier, shouldered his gun. Wayne walked with him to the opening

in the cypress hedge. As they shook hands at parting, Wayne said abruptly.

"Why doesn't Ord come here?"

"Because," Danny nodded.

"Does Marian know?" asked Wayne.

"Marian does not. Women usually know those things, but Marian ain't any kind of a usual woman."

"You've more stars out here, Danny, than we have back East," continued Harding irrelevantly.

"We have," admitted the rancher.

The two stood gazing into the sky, the east and the west looking at the same moon.

"I wish I knew," mused Danny as he moved away.

"You wish you knew what?" demanded Wayne sharply.

Danny looked startled and shifted his gun uneasily.

"I wish I knew who killed Miguel."

CHAPTER VI

Wayne stood at the opening of the cypress hedge and watched the old man disappear down the canyon road. The last words he had recognized as an evasion, and the cause of it puzzled him. Danny had always been frank, at times embarrassingly so. What had Danny wished to know?

As the young man peered into the night light beyond, he saw a horseman emerge from the darkness and ride slowly up the path to the gateway. As he reached Wayne he dismounted and tossed the reins over his horse's head. It was Dr. Ord.

"Is Marian asleep?" asked the physician abruptly.

Wayne assented, expressing his regret and the fact that Marian had asked for Ord earlier in the evening.

"I am glad she is asleep," continued Ord. "I have something to ask you before I go away. I do not wish to see her again."

"A trip?" Harding inquired.

"I am going to Oregon to live."

Wayne began a series of platitudes, but the young Westerner interrupted.

"Not that sort of thing, Harding," he begged. "We are men, you know, not society women. I killed Miguel this afternoon."

"That is the reason for your going?"

"No," denied Ord, "that is not the reason for my going. There is no danger of arrest, and I shouldn't run away if there were. I am a coward, perhaps, but not that kind of a coward. How is Marian? Has the news of Miguel's death upset her?"

"She is practically well," replied Wayne shortly.

Between the hedge and roadside was a patch of wild barley. Here the men threw themselves upon the ground, facing one another, although the eyes of Ord constantly sought the window of Marian's room.

"First," began the doctor, "let me tell you of Miguel. It is of less importance to me than the question I have to ask. I have been on the Point all afternoon. Isabelle, the little Portuguese girl whom Marian rescued several years ago, has been a nervous wreck ever since that day of the first assault. They were just beginning to get her strong when Miguel was released from prison and came back determined to kill Marian. Since Isabelle heard of the shooting, her life has been a reign of terror. This afternoon they sent for me and I found the child in convulsions, the result of long nervous strain."

"Poor mite, I hadn't thought of her," confessed Wayne.

"Of course not," conceded Ord. "You had Marian to think of. This man living, however, had become a menace to the health, probably, to the life of a beautiful woman and an unfortunate girl, and I made up my mind to find the wretch and kill him."

Wayne muttered something about letting the law take its course.

"The law, Harding, had taken its course," said Ord quietly. "The course of the law, moreover, in this case was precisely what it is in most cases under our present prison laws, a downward one. They had taken away the liberty of a brute and had chained him up and starved him physically, mentally and morally until they had made him a hundredfold more bestial than before. Then they turned him out to prey upon the victims of his lust and hate."

Both men were silent. Ord's thoughts seemed to slip from the subject of the

tragedy, and the new light in his eyes softened and saddened them. Wayne had found his own life in the West a series of readjustments. Now he struggled conscientiously to look at the case of Miguel from the viewpoint of Ord. The conservatism of his eastern training made this difficult in spite of the fact that his sympathies centered where Ord's did, in Marian.

"To find Miguel," resumed Ord, "was easier than I had dared to hope. He was hiding under the rocks on the ocean side near the lighthouse. He had crawled into a sheltered place to sleep. I wanted to quiet him before he aroused but his animal instincts awakened him at my approach. He knew that I was no officer of the law but just as surely he recognized in me an avenger. He hadn't time to draw his gun. I took it from him, the weapon that had wounded Marian."

Wayne stretched forth his hand, but the doctor denied him with a gesture.

"Miguel wasn't a man, Harding, he was only a thing—and his terror was not pretty to look at. He groveled on his stomach on the rocks, his face downward, his fingers clutching the air like the claws of a butchered fowl. He was too hoarse with fear to utter an articulate sound. But it wasn't murder to still him. He hadn't a spark of the human in his miserable body."

Wayne shook his head doubtfully. "He must have had. Who shall say a spark of the divine was not there?"

"Blasphemy," exploded Ord.

"I'm not so sure. However, I haven't thought much about religion out here."

"You never will," prophesied Ord. "Men think their religion in the East; west of the Rockies they live it. One is too near the face of the Great Reality away out here, to talk about it in contradictory or meaningless terms."

Again silence fell between the two. In spite of Wayne's repugnance, he found himself rehearsing the tragedy on the rocks. From the mind of Ord the scene was eclipsed by a drama more elegiac. The moon above them was now hurrying to the breast of the ocean.

Harding was the first to break the stillness. "Your question, Ord?"

"Do you love the woman you have married?"

Wayne rose to his feet. "I recognize the fact that you love her. But does that give you the right to question me?"

Ord shook his head. "I do not ask it by that right but by her own right to happiness."

"That right," admitted Wayne, "I cannot challenge. But why do you assume that she is unhappy?"

"She is a child. It is for her woman's happiness I contend."

"Perhaps," suggested Wayne, "you ask her freedom from me that you may win her?"

"I am not going away because she has contracted a loveless marriage, but because I realize that she does not love me. You do not enter into the consideration."

Harding laughed shortly. "I see. I am only her husband."

"Precisely. That matters very little to me unless you love her."

"And if I do not?"

"Then release her. No yoke is more galling to a woman than that which binds her to a man who does not love her. I shall never see Marian again. Let me carry away with me the comfort that some day she may know the love of a worthy man."

"She is not a serf. She has her maidenhood," evaded Wayne.

"It is not enough. She must have her right to happiness. She must be beloved."

Wayne did not answer at once. He questioned the right of the other to interfere. He sought to analyze his own feelings and could find but one definite desire, the desire to compromise, to delay any decision in regard to Marian.

"When I see in her eyes the love for any man, I shall release her," he promised at length.

"That secret you can never wrest from her unless you love her as I love her," pronounced Ord, springing to saddle. "Harding," he continued as he gathered reins, "you're not a villain, but you're a fool. When you sicken of your folly and curse it, let me know. Marian, God help her, must take care of herself."

But his farewell was not unkindly, and Wayne watched him ride away with a

feeling of regret. If Marian had loved this man, would Wayne have given her up? He returned to the bungalow and performed mechanically the homely chores of closing up for the night. He wound the clock and put the remnants of the cake into a covered tin. The steamer rugs were folded and put back into their accustomed places. Matches were also put beside the lamps and candles, in case of emergency.

At the closed door of his wife's room he paused and listened for the regular breathing that reassured him of her health and safety. If she had loved Ord would Wayne have given her up?

"I wish I knew," he said half aloud and started at the sound of his own voice.

Unconsciously he had repeated Danny's words.

In his own room he lighted no lamp. Drawing aside the curtain he looked out upon the scene to which Marian had called his attention the day of his arrival. Slowly his eyes were opening to the beauties of the sky and of the hills. Slowly his mind was responding to the bigness of things. The scream of a coyote, like the soul of Miguel, called his spirit to the rocks. But the tragedy was gone.

He took a little book of devotion from the table and slipped it under his pillow. The semi-darkness was making him emotional—the darkness or something.

"I wish I knew," he murmured as he fell asleep.

(To be continued)

THE EARLY FROST

By FLOY SCHOONMAKER ARMSTRONG

IT came without timely warning,
In the wake of a North-born gale
That sank, with the falling twilight,
To rest in a fertile vale;
And there in the quiet evening,
Unhindered by cloud or breeze,
It spread out its sparkling mantle
O'er meadows and cornfields and trees.

Lower and lower it settled,—
The stars blinked in chilly surprise;
The sturdy wild asters and dahlias
Looked upward with glistening eyes;
And when, in the cruel, tense darkness,
The weary wind stirred in its sleep,
From uncut corn in the valley
Came murmurings mournful and deep.

Closer and harder it settled;
Each moment with havoc was wrought;
Liveless and marred were the beauties
That summer and sunshine had wrought.
And there in the faint gray twilight
Of a beautiful, frosty morn,
The housewife grieved for her posies,
The husbandman thought of his corn.

Letters from an Old Chum

*Addressed to a Judge by a Business Man
after serving on a Jury**

by P. V. Bunn

HON. ROBERT H. CURTIS,
Chief Justice Supreme Court:

My dear "Bobsie": You may have thought I was joking—both when I told you I had accepted a summons for jury service without asking to be excused, and when I said I would write you a letter after it was all over, giving my "impressions of the law," and its application in the courts. Well, I wasn't. Since our old days at Princeton, I haven't had much time for joking. I reported for duty Monday, two weeks ago, and told the judge, to his surprise, that I should be glad to serve; and now my two weeks are past, and, after being locked up the last two nights, I have gone back to my family, and clean collars and hot baths.

The experience has been most interesting because one of my pleasures of late years has been the study of my fellow-men. I had a fine chance this trip, studying the judge, the prisoner, the attorneys, the jurymen, bailiffs, witnesses and prosecutors—to say nothing of the morbidly curious who always warm the benches of the court room; why, the Lord only knows!

This is the first time I have ever brushed against the Law in any way, further than to say "Good Morning" to our policeman. I have never been in a courtroom before; so, no matter how inaccurate my views on the subject may be, they are at least unbiased. So I am writing how the whole thing looked to me, a plain business man, accustomed to everyday hard work.

* * *

Let me say right here I was surprised

to find that in the matter of accommodations our treatment was different from what I had expected. After the most important case had been started, when lunch time came, we were taken over to a beautiful hotel and our meals served to us in a private dining-room—everything of the very best. At night we went to the same hotel, where a suite of eight rooms, most of them with private baths, and as nice rooms as there are in the house, were devoted to our use, the bailiff taking the outside one and locking the door. Each jurymen had a fine bed to himself. We were allowed to get anything we might want, except newspapers and whiskey, and the bailiff brought us checkerboards, packs of cards, smoking materials, etc., and there were no restrictions as to when we should go to bed or anything of that sort, except that we were not allowed to discuss the case. This was different from some of the accounts I had heard in past years as to the poor accommodations furnished for jurymen.

Even after the case had been closed, except for our verdict (after giving us the case, we were not allowed to go to the hotel), a fine supper was brought over and set on a table in the adjoining room and we were allowed to eat it there. Apparently no expense is spared in the criminal courts to give the jurymen a pleasant and comfortable time.

It would seem, however, that all of the courts are not alike in this respect. In a recently published letter from a man who had served on a petit jury in the county building, he charged that whether the

*The cases, incidents, and statements of facts herein are accurate, having been transcribed from carefully written notes made by the writer during his two weeks jury service.

jury took five hours or fifty hours to reach a verdict, the jurymen got nothing to eat unless they had the money to pay for it themselves, and that as some of them were in a state of innocuous desuetude financially, all the jurors went hungry. He further claimed that this system had one merit. It frequently caused compromises and premature verdicts that were neither just nor logical.

In this matter of locking up jurors, it seems that the restrictions are very much more rigid where the death penalty may enter than in any other case. The judge told us he was personally opposed to locking up the jurors in any kind of a case, and that he was using all his influence to bring about a condition where it would not be required by law. I do not know the arguments on both sides of the question, but it would seem to me that in the majority of cases there would be no harm done, but in many other cases there might be a jurymen who could be influenced in one way or another if agents for the prosecution or the defense could talk with him.

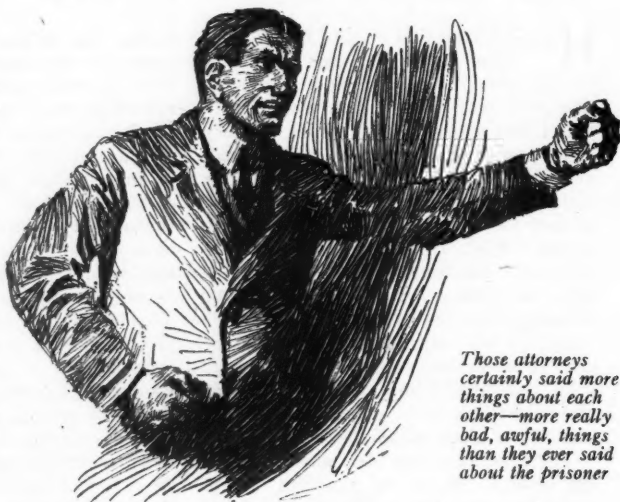
* * *

Now, as for the court procedure. My summons told me to be at the court at 9.30. I was there at 9.20. At 10.10 the Court walked in and disappeared "in chambers." At 10.30 he emerged. The bailiff gave two stiff raps with the gavel, and everybody stood up. Another rap, and everybody sat down.

I thought it was rather late in the day to begin business, but I supposed the judge had been holding court elsewhere the fore part of the morning. But he hadn't.

The state's attorney had a book and a long list, which he consulted every few minutes. Then he would get up and yell out: "Are all the witnesses in the (Jones)

case present?" If he found they were not there, he would tell an officer to have them sent for; if he found they were there he would excuse them until the next day. After repeating this three or four times, arrangements would finally be made for calling one case and actually trying it; but it took quite a long time to get all the conditions right for this to occur. The attorneys for the defense had to be there, and the witnesses for both sides, and the officer who made the arrest; and then both sides had to be



Those attorneys certainly said more things about each other—more really bad, awful, things than they ever said about the prisoner

unable to think of any reason for asking for a continuance.

This combination being finally brought about, the clerk called one team of jurors. I didn't get called on the first trial, so when the twelve men selected were sworn in, I thought I might be excused for a few hours, to go over to my office and attend to a little business, as it was a case which would obviously take a day or so to complete; but the clerk said, "No! No!" I must wait right there.

At 12 o'clock noon, or a little before that, having been in actual service about an hour, the court adjourned for luncheon until 2 o'clock. I understand this to be a regular practice, unless something comes up to prevent. I had been thinking that out at our place it was all right to give our

employees only forty-five minutes for lunch.

We all got back at 2 o'clock, except the Court, and he got in at 2.20. Then the case was regularly gone into until 4 o'clock, when the adjournment was taken for the day. Sometimes this 4-o'clock business is stretched clear up till 4.30, and when this happens, I judge the actual working hours for the day will average, after brushing away all side issues, at least three and one-half hours.

Whatever I say in this letter, Bobsie,



I don't want you to think I am reflecting on that judge. He was a fine man, and he knew his business from the ground up, and I don't believe it is much fault of his if there is anything wrong with this procedure, but simply that the whole business seems to be so wrapped up and tied with red tape that they can't get loose.

The next day was Registration Day for the November election. I don't know of any reason why the court should have adjourned a whole day simply because of Registration Day, because the books were open from 9 o'clock in the morning until nine o'clock at night, and this would

give all of them ample chance to register. But it did adjourn the whole day. Then when Friday came it adjourned at noon; I guess because it was so near to Saturday. And Saturday they adjourned all day because next day was Sunday. Three and one-half days, of about three and one-half working hours each, make about twelve and one quarter actual working hours. Why, lots of people work that much every day!

* * *

The next day I was selected as juror on a trial in which a muscular lady was charged with shooting at her erstwhile husband "with intent to kill." I think it took about an hour and a half of the precious three-and-one-half-hour day to ask the jurymen the necessary (?) questions, the most of this time being spent in repetition: "What's your name?" "What's that last name?" "How do you spell it?" "Now, what's your first name?" "What?" "How do you spell that?" "How old are you?" "What's your middle initial?" "M?" "Where do you live, Mr. Jones?" "Let me see—is that north of Twelfth Street, or south?" "How far?" "Where do you work?" "Oh, you *do*, do you?" "What kind of work do you do there?" "How long have you been doing that work?" "What did you do before you went with them?" etc, *ad infinitum*.

These questions were asked of each jurymen, in addition to special questions regarding opinions, enforcement of law, benefit of doubt, etc. Then after the state's attorney had put all these questions, the defense asked practically the same questions, and in each case, because of the noise and confusion in the courtroom, the answers had to be repeated from two to five times.

Query: Why couldn't a little card be gotten up, with all those kindergarten essential questions on it, the juror to fill in the answers when he first reports for duty. Then, as each juror is called to the box, a copy of this card could be handed to both the state's attorney and the attorney for the defense. This would not

only save time in that trial, but as each juryman serves two weeks, and is likely to be called on three or four different trials, neither attorney would be required to repeat these questions. Under the present system they have to repeat every question to the same man, even if he were on a new trial every day for the two weeks. Most of the time the attorneys struck me as asking fool questions while trying to think of something to say or do next.

During the trial there were a few things that would look peculiar to any business man. The attorney for the defense is given the widest possible latitude, and allowed to ask questions which he knows are absolutely improper, because of the fear that if the State objects, some possible ground may be given the defense for an appeal on error. It seems wrong, though, to allow the defense to put a thought into the minds of the jury by asking what it knows to be an improper question. Even if an objection to it be subsequently sustained, a shrewdly put question will have at least half as much effect on a jury as if it were real and admissible evidence.

The defense has a right to appeal to a higher court, but the State has not that right. Of course I know I am slashing at some fundamental principles of law—but that is the privilege of a man who knows nothing about it. If I had studied law, or had been connected with its enforcement in any way, I should probably know better than to say this, but the way I stand at present it seems to me that the State ought to have just as much right as the defense to appeal from a faulty verdict.

On the other hand, why is it that the attorney for the defense doesn't have a word to say before the Grand Jury when his client's case is brought up? There were several cases in the two weeks I was on the jury in which, if the defense had had a chance to say anything, the Grand Jury would never have found a true bill. I certainly should allow the defense's attorney a chance to appear before the Grand Jury and answer the indictment before it is finally proved. Although the state's attorney will admit that the finding of an indictment is not

evidence, the average juryman looks upon it as more or less evidence against the prisoner—which is wrong. Finding true (?) bills on *ex parte* testimony not only clogs up the machinery of the courts with trials that can result only in acquittal, but frequently, through error or design, an innocent man has his reputation blasted because of an indictment which never would have been found had his attorney had a chance to say something. Such cases inflict cruel injustice. Meantime the real criminals are in jail rejoicing over the delay, each day of which improves their chances of acquittal.

My general impression is that over half of the criminals who are actually guilty are never punished, and the others are not punished as much as they deserve. Don't think from this that I am very bloodthirsty, for I am not, but I am speaking of the many, many chances that exist for a criminal to get away or to get off with a trivial sentence.

In the first place the criminal courts are usually from one to three years behind in their dockets. Now there may be a thousand good reasons why they are so far behind, but I think the procedure, as I have outlined it above, the slow, tedious methods and the failure to put in a reasonable number of work hours a day, is more powerful than all the others put together.

It reminds me of a friend of mine—a good business man—who became so devoted to golf that another friend remarked in his defense, "Yes, Johnson *does* work, too — sometimes — on Wednesday afternoons!"

If courts would observe the same business day that a city business man observes, and exercise themselves in the matter of cutting out useless red tape, those dockets would soon be cleared up, after which any criminal should absolutely receive trial within thirty days from the date of his crime. Let me tell you that would do more towards convicting those that are guilty; more toward adequately punishing those that are convicted; and more toward preventing similar crimes on the part of the embryo criminals who are watching the results, than all other influences together could possibly do. I am

absolutely convinced of that. It is the *delay* of the law that causes it to be held in such poor esteem. The Law breaks itself!

* * *

Time is a great healer; it is a great memory nullifier; it changes existing conditions, and when you get to try that man two or three years later, you haven't got the same conditions; you have almost forgotten the crime, if you ever knew about

two or three hang on to their *imaginary* doubts, so that the criminal gets off either with a paltry sentence, or is found "not guilty."

Failing in this, a mistrial occurs, the case is thrown back on the State, and, after waiting another six months or a year, it will be tried again, at an expense of from \$300 to \$1,000. Now each mistrial gives the accused a better chance of



It took four hours more to convince him that he was doing more toward setting the criminal free than all the other eleven men together

it, and you hardly have the same man to try. Two or three important witnesses have disappeared, or at least their views have so modified, possibly with a little quiet bribery, that they find themselves unable to give positive testimony. This results in the creation of a doubt in the minds of two or three jurymen—not necessarily the "reasonable" doubt required by the law, but because the jurymen themselves are not reasonable enough,

escape, because the second jury, knowing the first one disagreed, but not knowing the cause or the extent of the disagreement, naturally says, "Well, if the first jury could not agree on it, with the facts fresher than we have them, they must have had good reason for it"; so the second jury will disagree on less cause than the first one, and soon thereafter our "innocent" criminal will be walking the streets, ready to shoot the head off the first man

who refuses to give him the "makings" for a cigarette—which was really the only provocation in one of the trials that I heard, and in which the criminal was acquitted.

The muscular lady didn't deny that she fired at her husband, and she had no provocation; they had not lived together for a year; he had even sent her money without being required to by law; he had never abused her. She and her sister were walking down Madison Street when the sister spied the man and said: "*Git him now*; you will never have a better chance." So the lady pulled out her gun and took a shot at him. Just happened to have the gun with her, you know. Fortunately, it didn't hit him. At the time the young man was talking to a woman at the edge of the sidewalk, and when all were arrested the wife remarked to the two police officers, "I wish I had killed him," and turning to the other woman, she added, "And you, too."

Even in the face of all these admissions, it was found almost impossible to secure a conviction of this woman for assault in any degree. Why? Because she said—having found it necessary to say *something*—that she saw her husband talking with this woman on the sidewalk, and she fired her pistol in the air *as she wanted to attract the attention of a policeman, to have him arrested*. How's that, Bobsie? Yet two of those poor dear jurymen thought it plausible that there would be no other way of attracting the attention of the police in such a direful emergency. The young man stood quietly there, talking to a woman, and they wanted to find the shootist "not guilty!" It took four hours' argument to convince them that they should find her guilty at all, and we had to wind up by convicting her of something for which the judge could impose a sentence as low as a \$25 fine, which is only one-fourth of the amount he could have fined her just for *carrying* the revolver, without shooting it.

* * *

After getting through with that trial, I was next called to take my place on a murder trial—a plain, deliberate, premeditated murder. In this case it was difficult for the jury to decide which was

the greatest criminal, the prisoner, the state's attorney, or the attorney for the defense, because those attorneys certainly said more things about each other—more really bad, awful things than they ever said about the prisoner. If I were the judge of that court, and half the things those fellows said about each other were true, I would have the bailiff kick them out on the sidewalk, or else put them in jail. But before it got that far, I really think I should prevent them from using such language toward each other. I have heard of the "ethics of the profession," and maybe that's what that was, but whatever it was, it was *fierce*.

In this murder case several young men who had known each other for years were in the habit of getting together at one house or the other, mixing whisky and beer to a more or less ridiculous extent, and playing cards for each other's money. The hero lost more than he intended to, to wit, his two weeks' wages, and, being shy on the matter of board, and having a rather ferocious landlady, he decided that he was "afraid to go home in the dark," so he went down to the shop where he had played and on Thursday accused his friend of winning his money from him, which was probably true. He also charged him with short-changing him for thirty cents, and his friend told him he would give it to him when he got the change, but our hero didn't like that, so he smashed his friend in the nose, making it bleed. They got over this, however, and in ten minutes sent out and got "a pint" and had a good time; but the hero, when he leaves, goes to a third friend's house and borrows his revolver until the next day "for a special purpose." "What for?" "Oh, never mind; I want it, and I will bring it back to you tomorrow night." He keeps the revolver all night, going out in the park meanwhile and firing off one of the cartridges, to see if it will work; then about noon, Friday, returns to the shop, stays there two hours, with the revolver in his pocket, sitting near a counter, there being two other friends in there drinking an occasional glass of beer; but the hero refuses to drink any beer, and finally he lays his head on the counter, being slightly tired.

When the other two friends have their backs to him, in the act of pouring a glass of beer for the shopman's mother, they all hear a shot, turn to see the hero putting the revolver in his pocket and the shoemaker lying dead by his chair. There was no altercation, no movement, nor anything of this sort.

Now it being customary to set up a defense for taking such liberties, the hero's attorney claims that he had a little dream while he was asleep, to the effect that he was being attacked by the shopman, and that he sprang up, excited, pulled the revolver from his pocket, cocked and aimed it, and that the blamed thing went off accidentally before he knew it.

I write the facts, Bob, in this case, just to show you the kind of cases we had to deal with, and to ask: When would a jury ever inflict an extreme penalty, if they would not do it in a case of this sort? There wasn't a single extenuating circumstance; the murder was premeditated, planned out; the revolver borrowed and carried for a day, and the criminal stood and looked at his victim over an hour, with his hand on his revolver before a suitable chance offered for him to pull the trigger, and then he did it.

He had to say something in defense, and having nothing else, he "dreamed" he was attacked, but he had nothing to show that he ever had had a dream before in his life. His attorneys said that it was a perfectly natural thing, and talked straight at two jurors, whom they had picked out in advance. They made their selections well. These two jurymen, while agreeing with all of us, as soon as we reached the jury room, that the defendant was guilty of the killing (we had to agree on that, because he admitted it), still said they would agree only to the lightest punishment that could be inflicted under the law. Seven men voted to hang him on the first ballot, three voted for life imprisonment, and two wanted the minimum sentence.

We argued for hours and hours, and I finally got these two men to agree to a twenty-five-year verdict provided the life imprisonment and death penalty man would come down to twenty-five years. I thought this settled the matter, but sud-

denly one of the death penalty men went straight up in the air and said he would "hang the jury until Hades froze over before he would ever let that scoundrel go; he should be hung!" It took four hours more to convince him that he—the very man who was trying to help the state's attorney punish this man—was doing more toward setting the criminal free than all the other eleven men together, and that the state's attorney would much prefer a twenty-five year verdict to a mistrial.

One thing that struck me was the utter inability of the average juror to separate the essential from the non-essential facts—the wheat from the chaff. In the first case, that of assault with intent to kill, one man wanted to free that woman, because he said that the husband of the defendant was a "tough-looking son-of-a-gun, anyway," and deserved just as much as the woman did; and it took hours to convince him that we were not trying the husband, but were trying the wife; *she* had violated the law. They seemed to believe in what is known as the "Texas" verdict, namely, the deceased was a bad man, and if the defendant didn't kill him, she ought to have done so.

Doesn't it seem marvellous, Bob, to find among twelve men who have sat together and listened to the same testimony, two men, one of whom will go straight up in the air, and in the face of positive evidence, say he will hang the jury if we don't acquit the prisoner, and the other who will go straight up in the same air and swear that either the prisoner or the jury must be hung.

Well, Bobsie, I hope this hasn't bored you. You told me to tell you, and I have, but whether you can do anything is another question. But somebody owes it as a duty to the country to improve things. Don't say it can't be done, for the fellows that say that are always being interrupted by somebody doing it, you know.

Think it out, Bobsie, and seize the chance to make yourself famous. You used to pull off such stunts on the chalk-lined gridiron at Princeton; couldn't you do as well with the cobwebbed field of law?

Sincerely your old chum,

PHIL.

SCIENCE

By Ella Wheeler Wilcox

ALONE I climb the steep ascending path
Which leads to knowledge. In the babbling throngs
That hurry after, shouting to the world
Small fragments of large truths, there is not one
Who comprehends my purpose, or who sees
The ultimate great goal. Why even she,
My heaven-intended spouse, my other self,
Religion, turns her beauteous face on me
With hatred in her eyes, where love should dwell.
While those who call me Master, blindly run,
Wounding the ear of Faith with blasphemies,
And making useless slaughter, in my name.

Mine is the difficult, slow task to blaze
A road to Facts, through labyrinths of dreams.
To tear down Maybe and establish IS.
And substitute "I Know" for "I Believe."
I follow closely where the seers have led;
But that intangible dim path of theirs,
Which may be trodden, but by other seers,
I seek to render solid for the feet
Of all mankind. With reverent hands I lift
The mask from Mystery; and show the face
Of Reason, smiling bravely on the world.
The visions of the prophets, one by one,
Grew visible beneath my tireless touch;
And the white secrets of the elusive stars
I tell aloud to listening multitudes.

To fit the better world my toil insures,
Time will impregnate with a better race
The Future's womb; and when the hour is ripe
To ready eyes of men, the alien spheres
Shall seem as friendly neighbors; and my skill
Shall make their music audible to ears
Which shall be tuned to those high harmonies.

Mine is the work to fashion step by step
The shining Way that leads from man to God.
Though I demolish obstacles of creeds,
And blast tradition from the face of earth,
My hand shall open wide the door of Truth,
Whose other name is Faith; and at the end
Of this most holy labor, I shall turn
To see Religion with enlightened eyes
Seeking the welcome of my outstretched arms,
While all the world stands hushed, and awed before
The proven splendor of the Fact Supreme.

FOLKS

by

Susan Stoddard Fader

"I'M going out—out by myself! I simply can't stay in the house another minute!" and with an air of decision, the tiny figure in gray rose from the depth of an easy chair, drawn close up by the window. She looked uneasily around the big room; what if someone had heard? All was still, however, the big yellow cat lay curled up contentedly on the cushion; the tall clock ticked steadily on. Overhead she heard a faint murmur of voices. "Oh dear," she sighed, "I don't believe Nathan misses me at all since that nurse has come. Now she brushes his hair and dusts his room. Nobody needs me! If only Nathan hadn't been taken ill; it seems as though I had nothing to do but sit and think. No, I will not cry," she added, brushing away the tears that would gather in spite of her. "I won't cry. I'm going out!"

With many a pause, she mounted the stairs, fearful lest a misstep might bring someone near. How her heart beat! "It isn't any harm," she kept assuring herself. "What if I haven't been out alone for

more than a year! There isn't any harm in it."

Quickly she put on her bonnet and shawl, and was about to descend the stairs, when, suddenly, a door at the end of the hall opened wide, and a stout matronly woman appeared.

"Why, grandma," she exclaimed, "what is this?"

"This?" Grandma echoed, trying to appear most unconcerned. "Nothing much! I'm going out for a walk."

"Where? For how long?" gasped the now excited nurse. No one was at home, and she well knew that Grandma always had company on her walks.

"I don't exactly know," answered Grandma, confidence coming with every moment. "I'm just going to take a walk, make a few calls, and do a few errands."

"Walk—errands!"

Grandma heard no more; with not even a backward glance, she continued down the stairs, shut the heavy door, and stepped out upon the piazza. "Now which way shall I go?" she questioned.

Many stopped to look at the quaint



"Oh, dear," she sighed, "I don't believe Nathan misses me at all since that nurse has come—"

little figure in the gray shawl and close-fitting bonnet, and turned to look again at the soft silver hair and cheeks glowing with excitement. Even the gruff old policeman at the parkway unbended, as Grandmother's "Lovely day, isn't it?" greeted him. So it was, though he hadn't noticed it, but as he looked at her glowing eyes, he wondered that he hadn't thought of it himself.

"First, I shall get some crackers, then



"Oh!" the little lady in black gasped. "Tell me, are the children pretty? Do they get up in your lap and put their arms tight around you? Have they dimples?"

I shall feed the swans," decided Grandma, as she came in sight of the pond. How different it was coming alone! She had been here before with Helen and Mary, but now all was changed. That was a plain walk—this was really living! She threw her crackers recklessly left and right, until the last bit was gone and the swans had left; then she walked to a low settee under a nearby tree. A little bent old lady in a rusty black coat sat at the other end of the seat and looked up eagerly at the tiny figure in gray.

"How do you do?" Grandmother began at once in her confiding way. "How green the grass is here and how blue the water. Isn't the wind fresh and cool? Such a wonderful world! Are you enjoying it all, too, and rejoicing that you are alive and can come here alone and really live?"

"Yes, I love to sit here and watch it. Only I must confess, I do get very lonely. After all, you know, this isn't what really matters."

"This doesn't matter?" questioned Grandmother.

"No," said the other, her voice faltering, "not unless there is someone to truly care. Sometimes, I think I'd never care if I never saw the water again or the birds and trees, if only I had folks. You look as though you had them," she went on, looking at the dainty lace at Grandmother's wrist, and the white rose nodding in her bonnet.

"Oh, yes! I've got them," answered grandmother. "That's why I'm here. I ran away! Seems as though I never can do anything now. Daughter Fanny says that I'm not strong enough to go out alone, that the girl must do the dishes, the grandchildren do the dusting. Now I don't even take care of Nathan; the nurse does that." She twisted her fingers nervously. "I wouldn't mind if it wasn't for that. I sit at the window and watch the shadows creeping up over the fields, and the lights coming out one by one, and wonder how it would be to be free to do as I chose. Today I ran away!"

"You have all those folks—a daughter and grandchildren, a husband, and came here! Oh!" The little lady in black gasped. "Tell me, are the children pretty? Do they get up in your lap and put their arms tight around you? Have they dimples? My Esther had a dimple right in her chin, and the chubbiest fingers. I never see her now; she must be most grown up." Her voice quavered a little.

"Oh, yes," Grandmother broke in, "you ought to see Ruth. She has the softest curls and is such a darling. She comes in to get the big peppermints I keep in the little red box. You should see Helen, too. She is my big girl; takes me to walk," continued Grandmother proudly, "helps me over the crossings and all!"

"And you have your daughter, too?"

"Mercy yes! Of course! What would I do without her? When Nathan was taken ill, she had us carried right over to her house. 'Nothing is too good for Mother,' she says. She's a daughter to be proud of!"

"And a husband, too!" the other went on. "I'm all alone. I live in that big house over there; it's the home for old ladies, you know. Of course we are happy there in a way. We can go in and out when we please, but then, there is no one who really cares," and her shoulders drooped pathetically.

"That's too bad," began Grandmother sympathetically. "Dear me, is that the five o'clock bell? I must hurry back for Nathan does miss me so, if I leave him a moment. Ruth goes to bed soon after five and she'll wonder why Grandmother hadn't the peppermints ready. I'm so glad I saw you," she said, patting the

other's hand, "and I'm so sorry you haven't folks. I'm rich in them. Good-bye."

Eagerly, anxiously, Grandmother hurried up the stairs, answering nothing to the wondering gaze of the maid who opened the door. It did seem so good to get back inside the old house, so full of peace and rest. She almost fell over Helen and Mary, who had run to the head of the stairs to meet her.

"She's come! She's come!" they shouted. "Oh, Grandma, we have missed you so."

"And I wants my peppermints," called tiny Ruth.

"I need my wife," came a feeble voice from the end room.

That night as Grandmother stood by the window, looking out over the moonlit fields and woods, she smiled. "So that is the secret of it all," she murmured.

"What is the secret?" demanded Grandfather, from the bed.

"Folks," said Grandmother softly.

A DAILY MOTTO

Verses sent Miss Frances Willard by a devoted friend

IT'S curious whut a sight o' good a little thing will do;
How ye kin stop the fiercest storm when it begins to brew,
An' take the sting from whut commenced to rankle when 'twas spoke,
By keepin' still and treatin' it as if it wus a joke;
Ye'll find that ye kin fill a place with smiles instead o' tears,
An' keep the sunshine gleamin' through the shadows of the years,
By jes' laughin'.

Folks sometimes fails ter note the possibilities that lie
In the way yer mouth is curvin' an' the twinkle in yer eye:
It ain't so much whut's said that hurts ez what ye think lies hid.
It ain't so much the doin' ez the way a thing is did.
An' many a home's kep' happy an' contented, day by day,
An' like ez not a kingdom hez been rescued from decay.
By jes' laughin'.

—Heart Throbs, II.

The Slaying of Isna Kiapi, *Or, He Who Speaks With Himself*

By E. P. McFADDEN
Standing Rock Agency, Dakota Territory

ABOUT the last of the sporadic outbursts of Indian ferocity among the Sioux, east of the Missouri River, was an unprovoked attack in 1874 on a half-breed family named De Lorme, living in a secluded section not far from Pembina. There were three men and two women living together, all having Indian blood in their veins, and should have been safe from even Indian tribal ideas of retribution or revenge for any real or supposed injury done by the hated white man.

One evening, however, when the last meal had been eaten and the men were resting and smoking after the day's labors, a small party of mounted Sioux rode up to the curious and unsuspecting settlers, shot down the whole party and killed and scalped the men, but for some reason spared the lives of the women, who were only wounded, and finally recovered.

One of them recognized two of the murderers: Isna Kiapi, who some years before under Inkpaduta, a ferocious Sioux chief, had perpetrated a like outrage in Iowa, still recalled by living men as the "Spirit Lake Massacre." He was the last of the band, spared hitherto by gallows and bullet, but still treacherous and blood-thirsty. With him also rode another "hostile" known to the frightened and suffering women: one "Brave Bear," a man not without real courage and a certain wild manliness, notwithstanding this cruel and useless murder. All along the frontier the shameful, horrible deed and two of its perpetrators were heralded, and Major Bell of the 7th Cavalry at Devil's Lake, and Agent James McLaughlin in charge of the Indians there gathered, tried vainly that year to learn the whereabouts of the two marauders.

But in the dead of winter, when terrible storms and intense cold had driven many dangerous and rebellious spirits to the lodges of their more peaceful tribesmen,

McLaughlin learned of their presence, and even recognized them as, wrapped in robes or heavy blankets, they ventured out among their own people. He told Major Bell of his discovery, and the fiery cavalryman wanted to muster his little detachment at once, ride into the winter camp of crowded lodges, and search until the bold murderers were either dead or captives.

But the canny Scotch Canadian knew his men and their people too well for that. "We'll do nothing of the sort," said he. "Ye'll maybe bring on a general fight, in which many innocent people may be killed, and you may be sure that those rascals at the first alarm will jump on their horses, take to the timber, and once away, ye'll never have another chance at them again."

"What are we to do, then?" asked the Major hotly.

"Oh, we'll keep quiet a little while and then call a council of the chiefs and braves. They will be sure to attend, for they can't afford to be left out for two reasons: One is that it would excite suspicion to stay away, and the other is that their own people would taunt them with cowardice if they did not go. Then, when the council is met, your men can march in and make them prisoners before anyone can think of resisting."

So it was done. For a time Major McLaughlin acted with the utmost friendliness to the doomed warriors, greeting them with due respect and conversing with them about their friends and the varied gossip of an Indian agency. Isna Kiapi was satisfied that he was unsuspected, but Brave Bear was less at ease, although he could find no grounds for the instinctive feeling that danger lurked in the seeming ease and comfort of that winter leaguer.

At last all was ready; a great council was to be called, and the agent was to convey to them the wishes and advice of the Great White Father at Washington. All the choicest finery of the gathered

chieftains was prepared and donned, and slowly and with due dignity the Sioux braves in "the barbaric pomp of their war-gear" ascended the steep, narrow outside stairs that led to the hall of council.

In utter silence the warriors took their places, Isna Kiapi among them, and the peace-pipe was ready whenever the agent should issue from his little office in the corner of the room. Thomas Ready and Frank Kavanagh, men of herculean strength and tried courage, stood at the door, ostensibly to exclude any person not entitled to take part in the council, but secretly armed, and not very easy in their minds. Brave Bear had not entered with the rest, and as McLaughlin missed his face, he sent George Farrington, who knew him well, to invite him to enter. The chief, clad in his best, stood beside the fence near the foot of the steps irresolute and ill at ease, but finally followed Farrington up the stairs and into the hall, taking his place among the leading chiefs.

Then silently, swiftly, unexpectedly Lieutenant Slocum with fifteen picked men of the 7th Cavalry came into the council room, their carbines at "the ready." A hoarse murmur, a rustle of trembling war bonnets and eagle's plumes like the first breath of the tempest in a quiet wood, swept through the dusky audience. Fierce, unquiet glances asked ominous questions, and hands tightened on the handles of the few weapons of show and ceremony carried by the chiefs. Who was "wanted" now?

"Silence!" thundered McLaughlin. "Lieutenant, there are your prisoners," and he pointed out the two fugitives, who, composedly and erect, stood in stoical silence, motionless as statues.

At the next command of their captors, they stalked forth without protest or entreaty, wrapping their blankets closer around them. The guard closed in about them and the little cortege began to descend the stairway, steep, narrow and low-railed, and bordered on either side by drifted snow, which was fast melting away under the March sun.

Suddenly Isna Kiapi threw open his blanket, hampering with its folds the guards about him, sprang from the stairway over the rude railing, and before anyone was able to fire, was fifty yards

away and running like a deer, bounding from side to side to evade the bullets which he knew must follow.

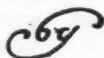
Bang! bang! bang! the carbines and revolvers roared all along the line, as the angry guard recovered from their first surprise and opened fire on the now distant fugitive. Doubtless they got into each other's way and hindered accurate aim, for some thirty shots had been fired and only one had taken effect, a graze, or slight flesh wound in the heel, which only lent new wings to their prisoner, now some four hundred yards away. A grizzled sergeant, with a muttered execration, sprang out of the ranks, dropped on one knee, cuddled the stock of his carbine closely to his cheek, followed the devious bounds of the warrior for a moment and fired. Isna Kiapi was a good five hundred yards away, and the instant it took for the venomous bullet to leap across the intervening space seemed an age to the few who recognized the veteran as one of the best marksmen of his service, but his aim was true and Isna Kiapi, shot through the thigh, fell heavily to the ground.

The sergeant followed on his trail, leading a part of the squad that had made the arrest, but Isna Kiapi, crawling to a post nearby, drew his knife and, leaning against the rude support, waited for the warrior's death, which he was resolved should cheat the gallows.

The angry, breathless pursuers drew near, a score of men on foot and on horseback were closing in upon him, the red blood was oozing over the fringed leggings and beaded moccasins, gathered in a pool about his feet, but the long, keen knife gleamed in a hand that never faltered, and his challenge plainly menaced death to the first man who came within the sweep or point of the deadly blade. The sergeant did not hesitate; he would not risk a single comrade's life that the uncertain majesty of the territorial law might be vindicated. He stopped suddenly and raised his carbine; Isna Kiapi hurled back his last taunt and gesture of defiance; the shot parted and Isna Kiapi dropped into the bloody, trampled mud, dead before the cavalryman could reach him.

"And Brave Bear! What of him?" you ask. Well, that, as Kipling says, "is another story."

Love Thy Neighbor



Elizabeth Gaines Wilcoxson

NORTH HILL, out on the old Ballard road, by which folk left the town of Vance in former times, if their homes took them in a northerly direction, was haunted. It was doubly haunted. The two haunted houses stood on adjoining land.

One was known as "The Old Galbraith Place." Twenty-five years past, old Peter Galbraith hanged himself there in an upper chamber, and ever since his ghost had wandered, lamenting, through the empty rooms. This kept renting tenants away, and a defective title stood between the property and buyers. The house had at last fallen into decay, and the grounds were become a perfect wilderness.

The other haunted place was formerly known as "the Old Walsh Homestead," but in later years had gradually come to be known as "the Wetherspoon Place." The house was concealed from the road by a cultivated thicket of undergrowth, and trailing cypress and willows; to the east and south an oak woodland surrounded the place and belonged thereto, and to the west lay the desolate, haunted Galbraith place.

So many were the uncanny stories of the gruesome sights and sounds emanating from these two places, that gradually the country road had fallen into disuse—the county people preferring a lane to the northwest to take them past those lonely, terrible houses.

Yet nothing was done about them. No one had a right to touch the Galbraith place, and the Wetherspoon place was inhabited, and had been for eighteen years,

by a hidden, mysterious hunchback and his servant and sole companion, a fat, old, imperturbable Chinaman.

Eighteen years had passed since the mysterious pair arrived directly after the transfer of the Walsh property, through an empowered attorney, to one John Hepworth Wetherspoon, and were immediately conducted to the place by the attorney, who, his part in the play being done, disappeared from the stage; and they had dwelt there ever since, in their secluded abode, which year by year became more hidden from view by the skilful planting and tending of shrubbery, tree and vine.

Hop Wo, the servant, was the Person of Affairs. His master was almost as much a matter of rumored knowledge as old Galbraith's ghost. All they knew was that he was a hunchback; that he dressed in black, and wore a long black cape, and a wide-brim black hat pulled low over a sombre white face. Occasional glimpses of him had been had, walking in his grounds—alone, remote, an object of superstitious curiosity and even fear. Strange, wild music was reported to issue from his house at times, in volume so tremendous that the possibility of human execution was precluded. Ghostly lights had signalled back and forth between this and the Galbraith house, so it was said, and claimed to have been seen by terrified passers-by in the night. There was no shadow of doubt that the hunchback was an uncanny creature, if indeed he were wholly human; and the Chinaman was, the town agreed, a singular companion for any man.

Thrice in eighteen years, John Wether-

spoon had come into the town to visit a certain local attorney, Charles Broad by name, concerning matters that Broad hinted were of vast importance, but to the exact nature of which he gave not the slightest clue—thereby enhancing his reputation for phenomenal secretiveness.

Each of these occasions passed into history with a gradually accumulating wealth of detail; but of veritable information concerning the silent, hidden hunchback, they only knew that he was scarce above five feet in height, and slight of weight; that his face was beautiful in a womanish, delicate sort of beauty; and dark blue eyes, full and deep set and of wondrous expressiveness. Of age, there were as many guesses as there had been eyes to see him. But when he went to North Hill, he had just turned twenty-one.

On Hop Wo, however, the village could look its fill. At first he had been an object of frenzied interest, which gradually calmed but never died out. Twice a week he slip-slapped into town with his market basket, and from his purchases the community deduced a certain amount of authentic, gastronomic report. He was always civil, sleek, immaculate, imperturbable and wise, and made his purchases deliberately, judicially, discussing in excellent English the price and quality of commodities. When it came to money values, Hop was never at a loss, but if—as at first sometimes occurred—any impertinent questions were asked, Hop's knowledge of English suffered a complete collapse. His face became a blank; he did not understand.

A high close fence was built around the grounds, the gate to which was secured by a heavy lock, which no interpretation could construe as an encouragement to intrusion from the outside world.

As a natural consequence of so much seclusion and exclusion, the most incredible stories grew afloat concerning the silent, hidden hunchback.

As a matter of fact, there was no mystery whatever connected with John Wether-spoon's life, past or present, or with his habits of living, save that he elected to live quite alone and apart from his fellows. A fall in infancy resulted in a deformity of which he was abnormally sensitive.

From his earliest recollection, in his morbid super-sensitiveness, he had passionately longed to hide himself from the world; and the death of his last surviving parent left him without kith or kin, and he went to his present retreat as to a place of deliverance, and had ever since lived there in a sort of gloomy joy, in a world of his own creation, with a servant, who gave him a devotion surpassing anything but Oriental conception.

Now after eighteen years of uninvaded tranquility, a most disturbing intrusion occurred.

One afternoon in late spring, there came to him across the high board fence (built years before to more completely screen from view the ramshackled old Galbraith place) sounds such as the pain-racked ghost of Peter Galbraith had never been heard to vent.

This was no groaning and creaking of loosened shutters (more sweet to him than music, because it perpetuated the ghostly rumors and fended away possible tenants) that made him suddenly lift his head from his book, and harken with strained ears to the sounds that drifted over the ivy-covered, palisade-like fence, filling him with astonishment and apprehension; wild laughter, shrill cries, boisterous calling, lilting song, wrangling of children's voices, scolding, contention, more laughter.

Unspeakably agitated, John repaired to an upper chamber overlooking the tangled premises and disintegrating house of the Galbraiths, and what he saw was so monstrous that he called aloud to Hop. Hop, too, hearing the inexplicable sounds, had already hied him to the top of the house in dismay, and there he, too, had beheld the full extent of the disaster. With the sympathy that is bone of one's bone and flesh of one's flesh, his look of melancholy comprehension responded to his master's expression of extreme martyrdom. The Day of Doom had descended upon them without warning.

Shades of Galbraith's ghost! Come echoes of banshee's weeping! Come shadows of walking dead! Come anything, but what, apparently, had come!

A van was being unloaded at the gate. To and fro between that and the house

scampered an army of children. Ever and anon, a woman of exceeding diminutive stature flashed out of the house and ran down the path in the wake of the children, who scurried before her in mock terror, with frantic shrieks; she would seize an armful of articles, and, looking very like a small ant carrying a large grain of corn, bustle toward the house, pursued by the army of children.

John watched these manoeuvres until his harrowed feelings could bear no more, then he returned limply to his porch, where at least the sight was shut out, and the sounds broken, by the wall-like fence, but even then his ears were assailed by shrieked commands, by laughter, by children's cries, and mother's scoldings. He could distinguish "Benny" and "Betty" and "Billy," and "Bunny," and "Mother" in separate and clashing utterance.

The next morning he was awakened from dreams wherein flying kinetoscope figures whirled screaming around him, and as realization focused, he became aware that the clamor was real and not a part of his dream. Through the window drifted loudly, urgently repeated commands to "Benny" to "come down," and upon looking out of his north window, John saw a very small boy crawling bear-fashion atop the high board fence, and he realized with sickening dismay that evil days had indeed fallen upon him. As "Benny" renitently declined to "come down," he was presently seized by a fat leg and disappeared; and John entered appreciatively into the sounds of vigorous discipline that followed, and laughed heartily at the protesting:

"Top, Muzzer, 'top! 'Top, I say! You break me! I bust!"

"Hop," said John, later in the morning, "go into town and find out from Charles Broad who is agent for this adjoining place. I see that we shall be obliged to buy it. We are too well suited here to move on account of neighbors."

Before night, John learned that, after years of litigation, the old Galbraith place had at last passed into titled ownership of a niece, Mrs. Agnes Harpool; and that it was this niece and her family who had taken possession the day before in a perfect giggle-storm.

When Mrs. Harpool reached Vance from a far state, she had been warned of old Galbraith's ghost, but she responded that if Uncle Peter's ghost could live on the place with her children he would be welcome. She was also told about the mysterious hunchback and the Chinaman, and replied that as far as her peculiar neighbors were concerned, her children had never seen a Chinaman, and she was sure that they would be tickled to death to have one next door; as for the poor hunchback, what harm could there be in an unhappy creature like that? And so in the face of the town, she migrated gaily into the fastness of the haunted North Hill.

All day, during Hop's absence, the hurly-burly over the fence continued, and when Hop returned and John learned that Mrs. Harpool was the owner, he decided to facilitate matters by sending Hop at once to inquire from her direct, for what price the property could be had for immediate purchase.

Starched, immaculate, serene, beady-eyed, and self-sufficient, Hop sedately made his way around to the front gate of the Galbraith place.

What really happened, John could never get more than an indistinct idea. Hop himself appeared to have a confused impression that he had been manhandled. His queue had undoubtedly been twitched, his sandals shrieked at, his garments derided, and he had been asked if he really saw things straight with his eyes set in slanting, and if he truly ate rats and mice. Also it appeared that Mrs. Harpool had not taken him seriously, but had sat on the ground and all but expired with laughter while her savage offspring had set upon him, swung to his queue, poked him with their fingers, clawed him, and rumbled him, till in proof whereof he certainly presented a forlorn and demoralized appearance.

Thus it became obvious that John would have to transact the business through Broad, and the following morning he went once again to the town. It happened unfortunately to be a circus day, and the streets were full of people, but nobody paid any attention to him as he made his way through the jostling, merry crowd to the building in which was Charles Broad's office.

Amazement and disgust overwhelmed him when he opened Broad's door and beheld, the very first thing, "Benny!"

"Benny" it was, kneeling on a chair by the window, his nose flattened against the pane, his fat little legs punctuating his lively attention with convulsive kicks, as he exclaimed excitedly:

"Dare's a-nuzzer one! See umz! Cum here!" he called over his shoulder to John. "Cum here, quick! See umz! A-nuzzer! Dare's a-nuzzer one!"

"Another *what?*" asked John, approaching cautiously, reluctant and ill-humored. Carefully avoiding "Benny's" dusty shoes, he peered through the pane in the direction Benny's excited finger pointed.

"A-nuzzer wid-der," explained Benny, rubbing his nose up the glass with a jounce, and twisting about to see farther.

"Can't oo see 'umz? Dem's umz in black cloze. My muzzer's er wid-der. *Wh-ee-ee! Dare' goes a-nuzzer one!*"

Just at the instant that John had assimilated this classification, the door was suddenly flung wide, and Benny's mother, flushed, flurried, disheveled, with an infant tucked under one arm, stood on the threshold.

She was a tiny creature, with an amusing, childish face, a riotous thicket of rough brown hair, topped by a diminutive "widow's bonnet," that looked, despite its sombre hue, like a jest above her dancing, bright, wide eyes. Her cheeks were red as poppies from exertion and warmth and excitement. Across her straight little nose was a flock of dark brown freckles like a flight of brownies. They repeated themselves in smaller numbers on her forehead and chin. Her rosy, childish mouth shaped itself in perpetual ejaculation, for Agnes Harpool seldom spoke; she either cooed, exclaimed, or vehemently ejaculated with merry, excited volubility.

Just now she deposited her youngest on the floor with a thud, and exclaimed in a gust of relief, her bright eyes dancing over "Benny":

"Well, thank goodness, he's still here! I was sure he'd fall out of the window and break his neck, or else run away before I could get back! Shall you be here a minute longer?" she asked, turning her bright eyes suddenly upon John with a

direct, clear-eyed interrogation. "I just can't find my twins anywhere! *Would* you be so kind as to keep an eye on my baby, and don't let Benny raise the window, while I run out and look for my twins. I shall just *melt* if I carry Bunny a minute longer!"

After which, delivered in panting gasps and extraordinary rapidity of utterance, she nodded brightly and closed the door as suddenly as she had opened it.

Even as she paused for an answer, John was far too astonished to have spoken immediately. Had the circus director approached him in a wildly threatening manner and demanded that he ride the elephant in the parade, he would scarcely have been more dumbfounded. He looked blankly at the small scrap of humanity on the floor before him, but he had no time for reflection, for the infant at once rolled up and toddled toward him, gurgling confidently and holding out his arms:

"Oo-gl-ooo-oo!"

"He wants up. 'Oo must hold he up!" interpreted and directed Benny, bestowing a fractional glance at John, and then butting his nose violently against the window pane in an exciting discovery of more "wid-ders."

"Here, you," cried John, pulling him backward, "you'll smash through that glass!"

"Gl-gl-ooo-oo!" persuasively urged the baby, and John stooped and gingerly picked him up.

The warm, soft little body in his arms, the small hand on his neck, gave him a new and strangely pleasing physical sensation. He was so lost in the wonder of it, that he did not notice that his glasses were dislodged and his hat awry; and with his free hand he clutched Benny, who, in his excitement over more "wid-ders," was again trying to go through the window.

He experienced an odd, unpleasant shock when the door was flung open again and the little mother propelled two red, curly heads into the room with a shove.

They at once tumbled to the window, contending belligerently for position. They jostled John without reck or care. They wedged him precipitately against the chair; and Benny wildly called his attention to

the fact that Bunny's foot was tangled in his dangling eye-glass chain. They failed to recognize in him a total and a hostile stranger. They shrieked commands at him to open the window, and threw themselves bodily upon it to force it up.

"Stop! Stop!" protested the mother. "Don't raise the window, Billy—Betty! Benny will fall out! There they've done it! Dear me, aren't you tired to death holding Bunny? It's that *good* of you! O Betty! Aren't you ashamed, Billy, to crowd like that! No—I've told you forty-leven-dozen times you *cannot* go to the circus! I'll take baby now—O, *Benny!*"

She plucked Benny from a suicidal perch on the sill and shook him back onto the chair and turned once more for the baby. The baby, however, disavored the transfer, and circled both arms around John's neck with a suffocating hold.

At that instant the blare of the calliope heralded the approaching parade; and with one hand clutching alternately at the twins, and the other holding fast to Benny, the little mother was only too glad to leave John in possession of the baby.

They all talked excitedly to one another and to John; he answered frenzied questions about wild animals and clowns with an abandon of intimacy.

"It's a shame to impose on a stranger like this!" Mrs. Harpool would exclaim, making ineffectual efforts to settle either Benny or the twins and leave a free hand for her other offspring.

"I do not mind! I enjoy holding the little fellow," earnestly protested John each time.

"Well, that's mighty good of you, I must say," replied Agnes Harpool gratefully. "No, Billy! I will not! How many *more* times must I say that! You know I can't take the baby, besides you and Betty would get lost, and Benny would be *certain* to get killed!" was the running fire of contention, as the last of the parade wagged out of sight, and the crowd began to melt in the direction of the circus grounds.

"Why—Madam—I—I," began John, stammering in his confusion, "I live beside your place. I will take the two little ones home if you wish to take the others and go to the circus."

At first her face lit radiantly, then fell lugubriously.

"Oh, but there is no one at home!" she cried as dolorously as a child.

"I meant that I would take care of them at my house until you returned," John heard himself explaining, as one hears an inconceivable thing in a dream.

"Will you! Oh, how *good* of you!" she cried, her eyes dancing and a succession of the oddest little dints winking in and out her cheeks and chin. "I should just *love* to go! I'm no better than the children when it comes to wanting to go to a circus. *Are* you my neighbor! I am so glad! How kind of you to do this!" Suddenly she stopped short with a gasp of compunction.

"Oh, what am I thinking of? I am *ashamed* of myself! Of course *you* want to go!"

"I go! Indeed, no!" voiced John, appalled.

"Yes, you do," disputed Mrs. Harpool positively. "Don't tell me! Else why did you come down town today? There!" she triumphed, shaking an accusing finger at him, as a guilty red suddenly spread over his face, "What did I tell you!"

"I assure you I did not," he earnestly declared.

"Why, of course you did! I shan't believe you unless you tell me why you did come. My name is Agnes Harpool," she finished irrelevantly.

"I am John Wetherspoon," said John, happy to divert the embarrassing question of why he came into town that day; and quite suddenly he remembered Charles Broad.

"Come—let's go down. We'd better go down," he urged in a panic.

But Agnes Harpool had become inspired by an idea that for an instant animated her even beyond speech. She caught him tightly by the arm.

"I'll tell you! If you truly aren't going with other friends, then come with us! It's the very idea! How could we have failed to think of it before? Between you and me, we can keep the four of 'em from being killed outright!"

It was to John as though he had been capsized in a frothing sea. Swishing billows dashed round him. He opened his

lips and would have spoken, but he could not make himself heard above the joyous explosion that heralded this prospect, from the twins, from Benny, and even the baby, who shrieked and gurgled and crowed in a spasm of delight.

Agnes flew at the twins, tugged at their garments; settled their hats with emphatic thumps; tied their shoe laces with spasmodic jerks. Benny meanwhile executed a series of somersaults. It would have required a heart as hard as Pharoah's to have done aught to quench such happiness; and John's heart was not hard; it was only a little withered from disuse; and it was this hour experiencing some miraculous sensations—and it was also strangely lacking in rebellion as he picked his way through the crowd with Agnes by his side chattering volubly.

The sun was low when he reached the top of the hill with the tired, happy little band. He delivered the sleeping baby to its mother at her own door, and then bent his steps homeward, a dirtier and a happier man than he had ever been before.

"You live over there all alone!" she had compassionated impulsively. "My, but it must be lonesome! I'll let the children run over and see you real often!"

"I wish you would," responded John gratefully.

Hop Wo had been distracted over his master's prolonged absence, and when he saw John's rumpled appearance and soiled linen, and noted his broken eye-glass chain, and his gloves crushed together and wadded into his pocket, Hop was well nigh overcome. John nodded absently to him and ran upstairs whistling, whereat Hop's beady eyes nearly burst out of their sockets. Had his pet white mouse stood on its tail and gone cake walking, it would not have been cause for such great astonishment.

After a grievous long while John came down to tea, served as usual in warm weather on the north porch, and Hop noted that his eyes, instead of their accustomed heavy somber expression, glanced full and bright toward the just-visible chimney stack of the old Galbraith house.

"You buy 'em the house, Meester Wither-spun?" he interrogated respectfully.

"M-m-m? Ah—yes—no—" answered John vaguely, and poured gravy over his peaches.

Hop was shocked beyond measure, and later, when he brought down the suit of clothes his master had worn that day, and counted the groups of sticky five-finger prints, he nearly went into a fit.

John lay awake far into the night; and the incidents of the day tumbled and jumbled in his reverie. His tingling nerves felt the soft pressure of the baby face against his breast, and the tickle of the baby curls on his wrists. He could see the soft red lips, sticky and kissable, and the clear hazel eyes looking at him with baby comradeship.

Bunny's exuberant vitality had made his back ache, going after him under the seats and making unexpected dashes almost into the jaws of the elephants to rescue him. The twins with their unexampled activity had taxed him to the uttermost. And the mother—he had not known that they ever existed like her. The only one he had ever known had been his own, who was very tall, very pale, and very hysterical. She would have swooned at the idea of going to a circus.

At first he had waited in strained anticipation to note each face take stock of his deformity. He could not at any time throughout the entire day be certain that they were aware of it at all. Twice when the baby's hand had lain on the ugly shoulder, he had winced as from physical pain.

For long hours he was blissfully happy revolving the incidents of the day, but so grounded were his mental processes in morbid imaginings that in time he began to travel the familiar paths, and he fell into an almost maddening reaction, and under its miserable scourging, he lay very still with his arm across his face, and lying so, did not fall asleep till the gray of dawn.

At ten o'clock, Hop brought his breakfast of toast and tea, but he felt too dreadfully dejected to lift the spoon, and sat gazing vacantly out of the window, his gloomy thoughts going their squirrel-wheel round of bitter reflection.

He was roused by sounds of contention rapidly assuming the proportion of a disturbance; and he heard Hop Wo's sing-

song tones raised in shrill protest:

"I tel-ee you, *no!* Meester Wither-spun, he *not* see you! He velly bee-zy!"

"Aw, c'm off! I betcher he ain't no suchuerverthing!" he heard in Billy's hoarse, irreverent tones, and so suddenly did it act as an elixir that he sprang up, upsetting his breakfast tray, and ran to the top of the stairs.

"Hop! I say, Hop! Let the little chap come up, will you!"

Had Hop been batted over the head with his ironing board, he would not have been more stunned.

With a whoop Billy charged through the house and upstairs.

"*Wh-eel* I thought that Chinyman was gointer eat me! Say, my mother says you air to come right over to our houst. We air havin' a birthday party. She's made a whole bushel uv jam. D'you like jam? I can't think uv anything I like better. Can you come—er wuzn't that no bluff about your bein' busy? You don't eat dinner at 'leven o'clock, do you?" he asked, his eyes falling on the upset tray. "Er wuz you just piecin'? Mother, she won't let us piece on'y just onct between meals, 'cause she says 't'aint good f'r us, and besides we eat just as much when we come t' th' table."

John felt shocked at the idea of abstaining from food for the sake of economy, but as he looked at Billy's plump and ruddy face, he decided that abstinence was not carried to the point of excess, anyway.

"No, I haven't had dinner. I will come," accepted John, with such an influx of happy excitement that he felt himself trembling.

"Well, c'm on, then. It's some fun over to our houst all the time, you know."

"I should think it was!" agreed John with conviction.

With hat in hand, he wavered over the big cape. He felt it would be absurd to wear it. He could not keep it on. Yet *how* he hated to go without it. In spite of the warmth and exertion of the day before, he had not removed it. They had therefore never seen him without it. What if, because of this, they had really failed to notice? What if Bunny should be afraid of him? He felt the old dread in every nerve. He glanced suspiciously

at Billy. Billy's expression was one of direct and keen impatience.

"Hurry up! C'm on!" urged Billy, "You c'n never tell mebbey what you air missin' when you ain't there!"

Then John laughed, and said "All right," and letting reason prevail, went without the cape; but all the way over he was so occupied with "what if's" and "supposes" that he failed to note that Billy was conducting him straight to the kitchen door.

"Oh, I say—will your mother wish me to come this way," he queried, hesitating.

The answer appeared in Agnes, laughing a welcome from the doorway.

"Of course! Come right on in! It's Benny's birthday. He's five today. We're making a picnic for him. I knew you'd enjoy it; you're so fond of children!"

John Hepworth Wetherspoon so fond of children!

He sincerely expressed himself in the affirmative as he gathered up Bunny, who was making frantic efforts to reach him from his high chair. And from that moment till the day was over, and he once more lagged home to his beady-eyed Hop, he had not a single moment in which to entertain morose doubts and scourging misgivings.

There was dinner at half past twelve. The day before he had marvelled at the capacity of the juvenile stomach for candy and peanuts and popcorn balls. Today its elasticity in the matter of biscuits and jam filled him with awe. At five o'clock there was supper out under the trees, and bread and jam was consumed as hungrily as if the children had starved for a week.

John laughed so much during the day that his face felt cracked. He had eaten so much that he could not believe himself to be the same individual who usually fed daintily on a choice dish for dinner and sipped tea and nibbled at his supper, and felt satisfied.

Billy produced a coarse comb and with a piece of paper wrapped around it, made a harp. He blew and blew, and Betty and Benny got up and danced to the music till it appeared as if they would come dis-jointed from the violence of their capers.

It transpired that the twins were musical,

and Agnes had ambitions for all of them.

"We're gointer have a pianer one uv these days," informed Billy, breathing hard from the violence of his exertion of blowing. "That'll be for Betty. I'm gointer have a banjo. Girls play planners, but boys had orter have banjos. 'Dinkety-dink! Plunkety-plunk!' Wh-eee! I could play one with my eyes shut!" And Billy's fingers wiggled ecstatically in the air, picking imaginary strings.

Agnes laughed and John fairly shouted. Everything seemed so immortally funny!

"I have a piano, Billy, and a banjo, too—" he began shyly, "and if you will come over and play for me often, I will give you the banjo. And—"

He would have liked to give the piano, also, right on the spot, but contented himself with lending it for the time being.

"I will have a gate cut so the children—and you—can come without having to go so far around. I should be very, very glad, Mrs. Harpool, if you would let them use the piano every day."

Agnes clapped her hands, enchanted.

"I am so fond of music! You can't think how much I miss our old piano. Now I can teach the twins to play! That is so good of you!" she cried, with shining eyes.

Betty waltzed about joyously; and Benny, without understanding the merits of the occasion, felt it to be one of unusual rejoicing, stood on his head; Billy, though, was rigid with ecstasy. His eyes fairly popped forth.

"Aw, say, *you're a jim-dandy!*" he finally managed to affirm with hoarse enthusiasm.

John's face reddened with pleasure.

"Billy!" scolded Agnes.

"Oh, don't!" objected John. "I don't want him to feel formal toward me!"

"Fancy Billy's feeling formal toward anybody!" laughed Agnes.

Anybody while Hop scraped molasses candy from the suit "Meester Wither-spun" had worn the day before, Mr. Wetherspoon himself was out superintending the cutting of a gate through the high board fence. So were Agnes and all the children out there. Within ten days thereafter, a wide irregular path was distinct from door to door.

Hop viewed this inversion of nature in silence. His once orderly house was now in a perpetual confusion; but his great love for his master, with whom he had been for thirty years, made him a cheerful martyr. He could not understand the miracle, but it was enough to see John's face and hear his laughter. With unflagging willingness, Hop presented himself each morning and asked gently:

"You wish dinner or supper at to a-home today?"

This being interpreted meant that Hop, the Faithful, would be pleased to prepare either or both meals mentioned for six people instead of, as formerly, for one.

The summer waxed and waned in happy comradeship. It was as impossible to be morbid in the atmosphere of the Harpool family as for mold to grow on a china cup washed three times a day and kept in a warm, dry cupboard. Trifling incidents that one while would have been magnified into frightful tragedies had their significance swept away with one gale of Agnes Harpool's laughter. One day John was attempting to hang a picture, and thoughtlessly reached for a hook high above his head. He missed it on a tip-toe reach, and instantly his face crimsoned at this exhibition of his infirmity. Agnes laughed at him gaily.

"Stand on the footstool, goosie," she ordered with such a breezy disregard for his confusion that he could not but recover as he caught the hassock she rolled across the floor to him.

With the winter came long happy evenings, sometimes at one house and sometimes the other.

Among other marvelous transformations of taste that had come to John, was a fondness for a certain type of rollicking music, that in the far-off, unhappy, and would-be-forgotten past he had regarded as common and vulgar. Agnes had scoffingly raked over his music rack and substituted for his "choice collection of dirges" the newest coon songs and a stack of old-fashioned ballads.

John had long ceased to reflect; he just lived from day to day in such happiness as a determined suspension of reflection could bring him. And this thirty-ninth year of his life was almost a happy one.



Billy hung back reluctantly. He had something on his mind. At last, with fairy tales tucked under his inflection. It would be a dandy idea." Agnes was bustling about, getting Benny ready for bed. At this still. "Well, wouldn't you like



his
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arm, he sidled lovingly up to John. "You'll think about that, won't you?" he suggested with a caressing she raised a pair of outraged eyes at Billy, who caught the look with petrific surprise. He stopped it?" he demanded, indignantly.

It was soon after the excitement of Christmas had simmered down to the regular routine again, that the incident occurred that for the moment threatened to demolish this rare little world of comradeship and happiness.

It came about at Agnes' house one evening at the end of an especially happy day. They were all gathered around the big table—Billy and Betty, located at opposite ends for the promotion of peace, were each reading a Christmas book. John and Benny were making a wonderful sketch in water colors; and Agnes, on the other side of the table, was sewing.

Suddenly Billy lifted a flushed and eager face from his book of Fairy Tales, and inquired with that thirst for knowledge that characterized him:

"Aw, say, why does everybody always get married to the end uv stories?"

The question was addressed at large; it was Betty who promptly supplied the information from her end of the table.

"'Cause, silly, that's the way to be happy ever afterward," she said with a lilt of superior feminine wisdom.

"No such thing," instantly disputed Billy, hotly. "Who's 'silly' now? We air all happy, an' there ain't none of us married."

Betty was not posed.

"Well, we could be if we wanted to," she triumphed, "and that is just the same thing, isn't it, mother?"

"You married!" jeered Billy. "Who'd marry you?"

"I shall marry just as soon as I am old enough," retorted Betty with dignity. "You just wait and see. One has to be grown up to marry, doesn't one, mother?"

"Doesn't one, mother?" mimicked Billy derisively. "Mother's grown up and she isn't married," he produced as confounding argument.

"Billy! Betty! Read your books and stop talking," commanded Agnes authoritatively.

But Betty was glaring at Billy. It was her turn to clinch the argument.

"Mother is married! What are you talking about? Your head's gone wrong."

"Come off!" Billy taunted. "Mother's a widder, an' widders don't marry."

"Stupid! Of course they do! Any num-

ber of them marry! Mother and Mister Wetherspoon could marry if they wanted to!"

Agnes rushed furiously into the dialogue.

"Betty! Billy! I shall punish the next one of you that speaks!" she threatened so severely that it might have influenced Betty, but Billy scarcely heard it. Billy was struck by a new and overwhelmingly agreeable idea. He looked over at John.

"Aw, say! That would be a dandy idea!" he submitted blissfully.

"Billy! Go to bed!" ordered Agnes, her face scarlet. "Go to bed at once. Do you hear? And Betty, too. This instant!"

Billy hung back reluctantly. He had something on his mind. At last with the fairy tales tucked under his arm, he sidled lovingly up to John.

"You'll think about that, won't you?" he suggested with a caressing inflection. "It would be a dandy idea."

Agnes was bustling about getting Benny ready for bed. At this she raised a pair of outraged eyes at Billy, who was lagging away from John. Billy caught the look with petrific surprise. He stopped still.

"Well, wouldn't you like it?" he demanded indignantly. "I should think you would. It would be a dandy idea."

After which, with Benny at his heels, he disappeared, pausing at the door to throw a fond and meaning look at John.

With burning face and shamed eyes, John looked at Agnes, but for once Agnes had been deserted by her native impertinence, and she was experiencing the novel sensation of genuine embarrassment. She sat down and picked up her sewing in a flurry and began to stitch blindly. But, alas, her irrepressible sense of humor could not be crushed by even the most abject calamity, and a fleeting glance at John's humiliated face brought a mischievous smile.

"Don't look so distressed, Meester Wither-spun," she chided, "you are not obliged to accept Billy's proposal!"

John shrank and lifted his miserable eyes.

"Don't mock me—oh, Agnes!"

With a sob Agnes threw down her work and ran and knelt by him.

"Then don't make me do it, John! Why don't you say so if you want to marry me, dear? I've known for ages that you do!"

On the Edge of "The Whirlpool of Europe"

by Rev. Francis E. Clark

Author of "Fresh Fields and Pastures New"

JUST now, as the chronic Macedonian question has become acute once more, the people who may be especially embroiled are of unusual interest. It is well known that Greeks, Bulgarians and Roumanians are hoping to get a slice of Macedonia, when that part of Turkey is carved up by the great powers. All the nations in the vicinity are watching the situation with eagerness, not unmixed with anxiety.

It is said that Macedonia today is occupying the attention of a hundred thousand Turkish troops. I have myself recently seen fully ten thousand of these soldiers guarding the Macedonian railway that connects Salonica with Constantinople. Every railway station, every bridge, every tunnel, every culvert even, has its special guard, lest an Albanian bomb should destroy it.

It seems to be the impression of all, in and out of official station, who have studied the situation, that the war between Italy and Turkey will, before it ends, bring about a serious crisis of some sort in Macedonia. At any moment that seems to them opportune, the Albanians, half brigands, half patriots, are expected to sweep down on the plains of Macedonia, and the unhappy government now in control at Constantinople, with its hands full of trouble with Italy, will be powerless to prevent their ravages.

Then the powers may step in, and Greece, Bulgaria and Roumania may have their chestnuts pulled out of the fire by their stronger friends. Of all the claimants, Greece is probably the most able to undertake satisfactorily any new responsibilities

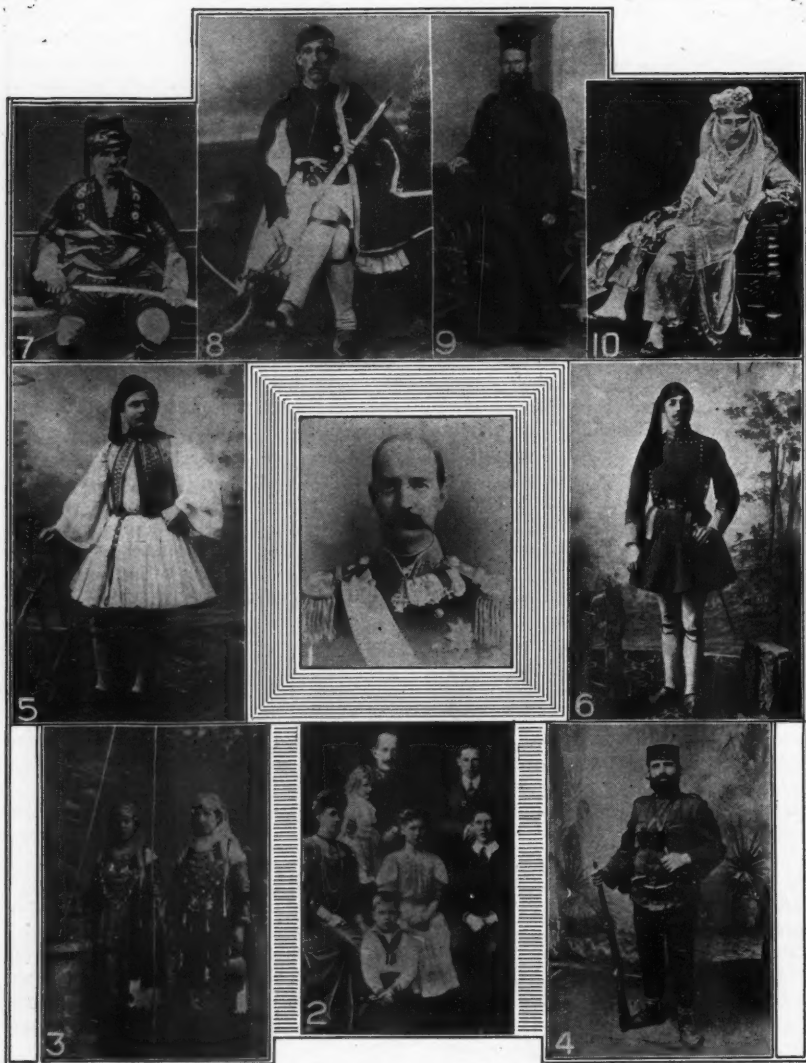
that may come to her. There is certainly no doubt that the situation is a very tense one, and what the next few months may bring forth no prophet is wise enough to foretell.

In the meantime, it is interesting to see the types of a people who will have much to do with the future of this "Whirlpool of Europe." The petticoats of many of the Greek soldiers give them anything but a warlike appearance, but clothes do not make soldiers any more than other men; and as one meets these Greek warriors on the streets he is impressed with their real manliness, their fine physical proportions, and their general sobriety and dignity of demeanor. This is especially true of the Queen's Guard, who are all stalwart, fine-looking men.

No more interesting people today are found on the map of Europe than these descendants of the greatest nation of antiquity. I have found them, after a considerable residence in their country, particularly honest, generous and kindly, and while modern Greece may never rival the splendors of ancient Attica, her people are certainly destined to play a more important part in the world's history in the future than for many generations past.

King George of Greece, who has reigned for forty-eight years, is an able and wise sovereign, whose kingly crown has been a thorny one at times, but who has kept it on his head, with an increasing stability, while other crowns have been toppling off the heads of neighboring sovereigns.

He is a Protestant, as he recently informed me with some pride, though the ruler of a Greek Catholic country, and he



- 1 King George of Greece, who has reigned forty-eight years.
- 2 The Crown Prince and Princess of Greece with their sons and daughters. The breakup of Turkey might seriously affect Greece and the royal family.
- 3 Greek maidens of Peloponnesus in their best finery. Notice the "seguins" made of gold coins around their necks.
- 4 Niasi Bey, a hero of the Turkish Revolution.
- 5 The Queen's guard in summer costume. The soldiers of this regime are very conspicuous on the streets of Athens.

- 6 The Queen's guard in Athens in winter costume.
- 7 Albanian brigand.
- 8 A Greek shepherd. He finds it wise to go armed though his trusty flintlock is of an antiquated pattern.
- 9 A Greek priest. These priests are very much in evidence in all Greek towns especially in Athens where there is a theological seminary. In Athens, are a few large Greek Catholic churches and scores of small ones.
- 10 A half-veiled Turkish lady. Since the Revolution of 1908 many Turkish women go unveiled or half-veiled.

has a German Protestant service every Sunday in the chapel of the Palace. The people, though intensely attached to the Greek Orthodox Church, seem to like their king all the better because he is not a turncoat in religion.

As is well known, he is the uncle of King George of Great Britain, brother to the Queen mother, Alexandra, brother to the ex-Empress of Russia, uncle to the new King of Denmark, and uncle to the King of Norway. Few men have more royal relations, and few men deserve better of their nation or of the family of nations than King Georgios I of Greece.

The Bulgarians are a warlike people, with comparatively small resources but a great history, and when in a heroic mood they often hark back to the time when Bulgaria was the leading nation of Eastern Europe, and hope to regain their glory and power by conquests in Macedonia.

The Roumanians, though perhaps not so directly interested in the partition of Macedonia as the Greeks and Bulgarians, still cast covetous eyes upon the fair fields, fertile valleys and glorious mountains that join them on the west, and would not be at all averse to profiting by the disasters of the Turkish armies.

Roumania has advanced wonderfully during the last forty years under the rule of good King Charles and his gifted Queen, the poetess, Carmen Sylva. From a rude, backward province, long under Ottoman rule, it has become a prosperous and progressive little kingdom, and Bucharest is one of the gayest and most beautiful cities of the second rank in Europe.

The Roumanians have lately awakened to the fact that the Wallachians, many of whom, as shepherds, tend their flocks in the mountains of Macedonia, are related to them by blood and a cognate language. Thus Roumania will put in its claim, when occasion arises, for its slice of Macedonia.

In the meantime, harassed Turkey pursues its thorny path with remarkable dignity and self-restraint, considering its past history and the fiery, warlike character of its inhabitants. The Sultan goes to mosque every Friday, as usual, attended by great crowds of the faithful; the Grand Vizier conducts the government as best he can with enemies without and enemies within; the people buy and sell and get gain, as though little of importance was happening, and all await the next chapter in the history of Turkey.

THE DISCUS THROWER

By EDWARD WILBUR MASON

WHAT grace is in this pictured statue fair!
 What ease and motion, what abandon gay—
 Not the lithe dolphin in the waves at play
 Is touched with such surpassing beauty rare.
 Like harp-strings freed from every strain of care
 His pulses thrill as his tense muscles sway,
 For triumph crowns him with her deathless bay
 Who is so swift to do and keen to dare!
 Ah, youth is ever victor in the game
 Of speed and action, and of sound and sight,
 For youth and beauty are forever one;
 Unconquered force, that naught of age can tame
 You rise like morning burnished with the light;
 Hail thou, Apollo, bearer of Life's sun!

Is the American Workingman A Myth?

By

Thomas O. Marvin

THE jealous care with which a small tribe of Indians in the wilds of the Canadian northwest is guarding from complete extinction a herd of three or four hundred buffaloes prompts the inquiry if somewhere in the unexplored regions beyond the Arctic circle an asylum has been found for that "mythical" creature, the American wage-earner?

Hardly a quadrennial campaign passes without some startling discovery which upon close examination proves to be merely the phantasy of a fevered imagination.

Of such a character is the assertion that the American wage-earner is a myth. When great herds of buffaloes roamed the American prairies no one would have had the audacity to assert that the buffalo is a myth. Today when the latest census figures report that there are 6,615,046 wage-earners employed in the manufacturing industries of the United States, the assertion that the American wage-earner is a myth is as gross an error as could be made by a student of industrial conditions.

In 1900, 86.3 per cent of our population was native born and 13.7 per cent foreign born. Of the foreign born a great majority seeks permanent residence here. The immigrant enters our ports to seek a home, employment and educational advantages for his children. To most of them America is the land of their aspirations and American citizenship the goal of their ambition. They enter the ranks of American wage-earners. Some of the most gifted rise to commanding rank in our professions; enter the halls of Congress; are elected governors of their adopted States and sit in the seats

of the mighty. Their children and their children's children rise from the ranks of wage-earners to become our captains of industry. To deny to such men the name American is the narrowest bigotry and chauvinism and would exclude from the pale of Americanism men who died at Bunker Hill and Yorktown and men who fought under Meade and Hancock at Gettysburg and under Farragut at Mobile.

WHAT WE OWE TO FOREIGNERS

From 1820 to 1905 immigrants to the number of 23,116,501 entered the United States. Our colonies were settled by men of foreign birth, and not until the inauguration of Martin Van Buren was a president elected who was not born a British subject. The country owes its origin and much of its growth to the men and women who abandoned their homes in foreign lands to establish themselves here under kindlier auspices. And still the tides of immigration roll toward our shores, bringing men and women who learn our language, adopt our ways and become incorporated into our national life. The American name is large enough to include them, and they and their children become American workingmen.

It is not to be expected that they will rank in skill and earning power with the workingmen of native birth who have grown up under the advantages of American education and of our industrial and economic conditions. It is because of the superior conditions here that they seek admission at our gates. With eagerness they begin their apprenticeship and gladly accept the wages of unskilled labor.

It is not a reproach upon our industrial conditions that men of native birth find ample opportunities awaiting them in the skilled trades. It is rather to our credit that men of American birth and American training are not compelled to turn to the unskilled branches of our industries for a livelihood. The report of the Tariff Board on wool manufactures shows that native born operatives predominate in the occupations that demand skill and ability;

nical schools or in the textile schools fits them for the better paid positions. The immigrants who accept the lower paid positions in the mills count themselves fortunate to obtain the work. It gives them a new start in life and most of them make the best of their opportunity, for the average length of service is about five years. In this time they have acquired sufficient skill to win promotion or they have saved enough from their earnings to



(By courtesy of Lawrence Telegram)

WAGE EARNERS SHOWING LOYALTY TO THE FLAG

that in the occupations requiring a less degree of skill the natives of the British Isles and of Germany are found, while Italy and the countries of southern and eastern Europe are represented largely in the occupations requiring little or no experience or skill. Naturally the wages earned by the inexperienced and unskilled are lower than the average wages of skilled workers.

WAGES OF IMMIGRANTS

Native born operatives, as a rule, do not seek these jobs. Training in the tech-

start in business for themselves, buy a farm, or return to their native land.

When the foreigners who flock in such large numbers to our shores enter the mills, they are not paid according to the wage scale of Great Britain or of Southern Europe. They are paid the standard American wage for unskilled labor. The workers in the unskilled branches of American textile mills earn more than many of the workers in the skilled branches in Great Britain, and skilled workers here earn twice as much as those in British mills.

Wool washers in this country get \$8.21 per week. For the same work in England, they are paid \$4.93; less still in Germany and even less in France and Italy, and soon we shall feel the increasing competition of Japan, where wages in the mills range from six to twenty-two cents for a ten and a half hour working day. Comb tenders are paid here \$7.85; in England, \$4.26, and the gill minders are paid here \$5.84; in England, \$2.83; drawing frame

the year 1911 to send \$128,000 abroad to friends and relatives. For five years ending 1911, they sent abroad \$727,032.35. From Fall River the sum would be nearly as much; from New Bedford larger; from Holyoke in five years it amounted to \$381,421. The industries of New England cannot be the despotic, grasping and cruel institutions which they are represented as being, when large sums like these can be sent out of the country by the wage-



(By courtesy of Lawrence Telegram)

PROUD TO BEAR THE NAME AMERICAN

tenders are paid here, \$6.21; in England, \$2.68; female spinners are paid here, \$6.40; in England, \$2.25; weavers earn here, \$10.54; in England, \$3.83, and so the comparison runs right through the different occupations. Our immigrants get the benefit of the higher wages made possible by the American economic system, and this fact accounts for their adoption of America as a home.

SEND THEIR SAVINGS ABROAD

Out of their wages the mill help of Lawrence were able to save enough during

the year 1911 to send \$128,000 abroad to friends and relatives. For five years ending 1911, they sent abroad \$727,032.35. From Fall River the sum would be nearly as much; from New Bedford larger; from Holyoke in five years it amounted to \$381,421. The industries of New England cannot be the despotic, grasping and cruel institutions which they are represented as being, when large sums like these can be sent out of the country by the wage-

earners of our manufacturing cities, to aid the destitute of other lands. This money is not sent by the higher paid operatives, for statistics show that they are largely native born and are thoroughly established here. The bulk of this money comes from the earnings of those in the unskilled departments, whose wages are asserted to be below a living standard. If the possible earnings of operatives even of the lower wage scale of our southern mills seem princely to the native Americans of the mountain regions of the



(By courtesy of Lawrence Telegram)

NEITHER HOPE NOR PATRIOTISM WAS ABANDONED BY THOSE WHO ENTERED HERE

Carolinas and tempt them to flock to the mill towns of the south, is it any wonder that the wages paid in the New England mills tempt the poor people of southern Europe to cross the seas for jobs, which generations ago were gladly accepted, and at half the present wages paid, by men and women of New England birth. The policy of protection which has built up the great industries of the United States has made it possible, so far, to give employment at wages far above the world average to American citizens and to nearly a million of annual immigrants, most of whom soon win the right and are proud to bear the name of American workingmen.

THE LABOR ON A YARD OF CLOTH

The processes of textile manufacture are intricate and complex. The manufacture of a suit of clothes starts on distant grazing lands where the wool is grown. Labor is involved in shearing, collecting and buying the wool; in transporting it

to market, selling it, grading, sorting, scouring, drying, blending and mixing the wool; carding and combing it and then drawing, spinning, reeling, spooling and winding it. All these processes involving labor are necessary before the weaver can touch the yarn. Then there comes the warp dressing, the drawing in, and the setting of the warp, all essential parts of the process of manufacture. And yet facile critics, for sensational effect and to delude the ill-informed, assert that five cents was the total "rate of payment to the weaver" on a yard of American worsted cloth costing \$1.71 to place on the market, and dramatically compare the five cents with the present tariff duty of \$1.02. Why conceal the fact that the weaver's work is only one of the many processes of manufacturing, the labor in every step of which receives its share of the protective tariff and why so blandly ignore the fact that the raw wool itself represents from fifty to sixty per cent of the total cost

of the finished product and the duty on which accounts for a large part of the duty on the cloth?

Overlooked, too, by these critics of a great American industry are other occupations essential to the production of textile fabrics. They take no account of those keen, skilful men, the loom fixers, whose pay averages higher than that of clergymen; the burlers, the sewers, and the several classes of finishers, the cloth examiners, the shaders, the packers, the warehousemen. All these crafts have their part in the production of that yard of worsted cloth, and the wages of one and all are as fixed and inescapable a charge upon the mill as the wage of the weaver whose apocryphal "five cents" the critic sees as the only offset to the \$1.02 tariff duty.

Engineers, firemen, electricians, elevator men, yardmen, carpenters and mechanics of many kinds—all these, too, are indispensable in a modern mill organization. It is as just to single out a weaver and assume that he does all the work, as it would be to point a smart private in the front rank as constituting an entire regiment.

AN ARMY OF WORKERS

The manufacturer who pays the weaver must pay the wages also of all this multitude of men of other trades. And indirectly the manufacturer pays in the price of his buildings and machinery—a price higher by from forty to sixty per cent than the English cost—the high wages of American masons and machinists. Another army of workers dependent upon the mill is the host employed in the production of three hundred different kinds of supplies which a modern factory requires.

When all these workers have been recompensed, not a great deal remains out of that \$1.71 a yard for the manufacturer. Labor directly or indirectly has secured nearly all of it. Living quietly and unostentatiously in New England towns are many hundred men and women who

know something of the textile business as stockholders in American mills. They know how often their dividends shrink below the six or seven per cent regarded as the minimum for a changeful, hazardous industry, and how seldom they have ever risen above it, and they know their rate of dividends, and they know something about comparative rates of textile wages in the New World and the Old.

Machinery, the Tariff Board declares, is driven no more rapidly in the United States than in the United Kingdom. Employes of American mills receive substantially twice the wages paid to employes in British mills for doing the same amount and kind of work. Indeed, the American rate is often more than twice as high, and averages nine times the wages paid in the mills of Japan. "The conversion cost for the same quality and count of yarns," the Tariff Board explicitly states in its summary, "is about twice that in England." "The cost of turning yarn into cloth in the United States compared with England is all the way from sixty per cent to 170 per cent higher, according to the character of the fabric."

What this means is that the immigrant from Southern Europe, working in an American mill, receives twice as much money for doing a given amount and kind of work as the most skilled English operative, and from five to ten times as much as the clever and dexterous Japanese. When, in the face of such incontestable facts, the critics contend that the workers have secured no benefit from our protective tariff laws their zeal is more conspicuous than their judgment.

American industries under the American tariff pay the highest wages in the world and they distribute more of the wealth created than do the industries of any other country. To them we owe the unprecedented prosperity of the nation, a prosperity which is passed around in the weekly pay envelopes of over six million American wage-earners.

The Necessity for **Banking Reform**

By **GEORGE M. REYNOLDS**

President of Continental and Commercial National Bank, Chicago



THE rapid development of our country in recent years, bringing under cultivation a constantly increasing area, has caused the scope of our activities to be ever expanding and more far-reaching.

Success in individual enterprise has made for growth in the volume of our business, and as the volume has increased, there has necessarily been an evolution in methods under which business has been conducted, until today success requires the application of scientific methods to our undertakings. Old-time methods and practices have been superseded by modern practices, better calculated to enable the business man to keep pace with the exacting and ever-increasing requirements of the public.

The same rule that governs individual enterprises and those formed through the combined contributions of many individuals toward a common capital, and commonly known as corporations, should apply with equal force to municipalities, commonwealths and nations. The measure of success of these depends upon the promptness with which the evolution of their laws meets the requirements of their civic and business needs.

What are known among business men as practices and methods are known as laws under commonwealths and nations, and naturally with the changes in practices and methods of doing business, there should be a corresponding change in the laws governing that business.

The close of the Civil War found a large

area of our country devastated, and the nation heavily in debt. Every possible recourse had been resorted to in order to raise funds with which to carry on that war, and the paramount thought of the administration at that time was to devise a plan which would maintain the credit of the Government and at the same time make a market for its securities. It was at this time and under these conditions our present national banking system came into being.

The plan of using our Government bonds as a basis of security for what was destined to be such a large percentage of our circulating medium served the double purpose of providing what at that time, in view of the volume of our business, seemed a fair system of banking, and at the same time created a ready market for those bonds. The lack of flexibility of these notes and other forms of our circulating medium makes it impossible for us to apply the law of supply and demand to either the money or credit necessary for the conduct of business, which is the law upon which all business should be predicated.

We have no agency through which we can quickly provide adequate banking facilities for different sections, and for crop moving and different purposes, when the demand for such is abnormal.

We lack the facilities for the quick transfer by banks of liquid assets into credit or bank notes to meet the requirements of their depositors, with the result that banks must, under conditions of stress, decline to extend credit to their

customers, no matter how legitimate the demands may be, thereby augmenting the distress and discomfort already existing.

There are many other glaring inefficiencies in our present system, which want of space forbids I should undertake to mention.

The greatest material and industrial development known to the world is that so markedly shown in the United States, and therefore in order to keep pace with this wonderful development, industrially and commercially, the laws of the nation, as well as of the various states, have been constantly changing, but the change in the laws governing our banking and currency system have been so slight that we are today practically working under the same currency and banking law that has been in existence for fifty years.

In view of our ever-increasing volume of business, it is surprising that we have had so little interruption to our business through panics and lack of confidence, and the fact that our present financial system has served so well is due to the marked growth in the use of credits in our business transaction.

Statistics show that about ninety-six per cent of the business of the country is done through the use of credit. Credit, therefore, is the life, or power or vital force of business, as well as one of the most potent factors in economics; and credit to be stable must be protected by a system of currency and banking under which credit to meet all the conservative requirements of business can be furnished.

There must also be furnished facilities through which liquid credits of solvent concerns can be exchanged by the banks of the country into any other form of credit, even into bank notes, if there should be need for them.

The National Monetary Commission appointed by Congress early in 1908 for the purpose of making a study of the systems of currency and banking in other important commercial countries of the world, and reporting and recommending to Congress such changes in our banking laws as are needed, after a very exhaustive study of the subject abroad, and after calling into conferences with them leading political economists, bankers, and business men of this and other countries, have unani-

mously presented a report to Congress in which they recommend the establishment in this country of the National Reserve Association of the United States, which it is generally believed by those who have made a careful study of the subject, will augment our present system to the extent that it will supplement our national banking law, through a co-operation with the banks of the country, thus providing facilities to correct the deficiencies in our present system above referred to.

It is not revolutionary in any sense, but has been devised entirely along the lines of a close co-operation with and between the banks of the country, and would serve all the banks of the country, including Central Reserve City banks, as the Central Reserve City National Banks now serve their correspondents.

Since credit is the vital force in business, it is proposed that the National Reserve Association shall furnish credit necessary to enable the banks of the various sections of the country to supply credit in those sections in proportion to the real needs of business.

This will be made possible through the fact that the National Reserve Association will carry a part of the reserve of the banks of the country against which it can safely grant credit, and under the plan proposed, credit can be made available for use in any part of the United States, the banks of the country, both national and state, having the privilege of discounting with the Association paper made by solvent concerns which in the aggregate will not exceed the capital stock of any bank offering it for discount. In order that paper discounted in this way may be that which is automatically created in actual business transactions, and not made up especially for the purpose of securing an expansion of credit, paper so discounted must not have to exceed twenty-eight days to run from date of its discount, and must have been dated at least thirty days prior to the date of its discount. This is intended to be one of the safeguards against over-expansion of credit, and if paper discounted by that institution is kept within bounds of paper made automatically in general business transactions, it will do much to prevent any danger of over-expansion.



GEORGE M. REYNOLDS
THE PRESIDENT OF THE CONTINENTAL AND COMMERCIAL BANK OF CHICAGO

This privilege for banks, members of the Association, to discount paper of solvent concerns, turning it into a credit on the books of the Association, where the balances will count as reserve for that bank, or exchanging such credit for bank notes, creates the flexibility necessary to enable the banks of the country to turn their liquid credits into any other form of credit needed, or into bank notes if desired, our inability to do which now constitutes one of the greatest weaknesses in our system of currency and banking.

A bank is an institution dealing in credit, and its dealings in cash are incidental to its reserve requirements. Under our present system, a banker can extend to his solvent customers credit to an amount that will be in proper proportion to the amount of cash he has in his vault, but no matter what the urgency of the demand may be, or how legitimate the purpose for which the applicant wishes it, the banker cannot extend his credits beyond the point of proper relationship between his outstanding credits and his reserves, and he is, therefore, forced to disregard entirely the law of supply and demand, the law that should and would dominate his course in the matter of extending credit in the event of the adoption of the National Reserve Association in the United States.

The requirement of carrying a proper reserve against his outstanding credits, in order to enable him to pay cash on demand against those credits is the safeguard of the prudent banker against an over-extension of credit by him. Under normal conditions, a banker can re-discount with his reserve agent a reasonable amount of the paper of his customers, and get some relief when the demands on him for credit are in excess of his ability to supply it, but in time of pressure or threatened panic, his correspondent in a Central Reserve City is unable to meet his wish because the demand upon that bank is general and it has no place to turn for help where it can utilize the paper its correspondents offer for discount. The result is, application for credit made to banks by solvent people must, under these conditions, be refused by them.

These conditions, when they exist, dis-

turb public confidence, and the public, fearful of the safety of its funds, seek to withdraw their money from the banks, and the banks, trying to maintain the reserve required by law, must call in their loans at a time when there is dire need for even more credit in the community, thereby "adding fuel to the flame," and we are plunged into a panic. A panic *always* follows a condition under which credit cannot be obtained. It never precedes that condition.

A man's check on a bank pays a debt, and so long as credit is obtainable and he can write his check, he has no need and does not care for money itself. In that way his check on a bank during the time it is outstanding serves the same purpose as a bank note or any other medium of circulation. It is to protect the credit represented by checks and other instruments of credit while they are serving in the capacity of a circulating medium that the organization of the National Reserve Association is proposed.

Since the proposed law requires that all banks that shall enjoy the privilege of re-discounting paper with the National Reserve Association must first become members of a local association, and also be subscribers to the stock of the National Reserve Association, it is believed the banks of the country will carry with it reserves which, with the Government deposits, will aggregate several hundred million dollars, and this, with the amount of capital paid in and exchanged for gold, will constitute a reserve sufficiently large to justify the extension of credit to serve all the real business needs of our people.

It is proposed to have the Association take over the United States bonds now carried by National Banks, provided these banks are willing to give up their circulation privileges, all such privileges for the future to be discontinued, but banks now carrying circulation and desiring to continue it may do so; but since the Reserve Association shall be bound to take all United States two per cent bonds at par for the term of one year, it is believed the National Banks will sell their bonds within that time, thus retiring their circulation.

The Association shall have the right to

issue its own circulating notes to replace National Bank notes that are retired by the transfer of the bonds to the Association, and shall also have the right to issue additional notes to meet the requirements of business; all notes so issued to be secured by fifty per cent gold coin, and the balance by commercial paper discounted by banks.

Any notes of the National Reserve Association in circulation at any time in excess of nine hundred million dollars which are not covered by an equal amount of lawful money, gold bullion, or foreign gold coin held by said association, shall pay a special tax at the rate of one and one-half per centum per annum, and any notes in excess of one billion two hundred million dollars not so covered shall pay a special tax at the rate of five per centum per annum: *Provided*, That in computing said amounts of nine hundred million dollars and one billion two hundred million dollars the aggregate amount of any national bank notes then outstanding shall be included.

In computing the demand liabilities of the National Reserve Association, a sum equal to one-half of the amount of the United States bonds held by the Association which have been purchased from National Banks, and which had previously been deposited by such banks to secure their circulating notes, shall be deducted from the amount of such liabilities.

This restriction in the use of circulating notes by the Association is for further discouraging the possibilities of over-expansion of credit.

While it is generally understood that the right for banks to discount twenty-eight-day paper in amounts equal to the unimpaired capital of the discounting bank will furnish ample credit for normal times, still further protection to our organization of credit is provided through the ability of banks to discount with the Association paper running longer than twenty-eight days, but not longer than four months; but in such cases the paper must be endorsed by the local Association to which the discounting bank belongs. This would mean that a bank seeking a discount of this character would be obliged to secure through its local Association the endorse-

ment of all banks in its community, members of that Association.

The requirement that all banks subscribing to the capital of the National Reserve Association must first become members of a local Association is to safeguard conditions during a panic or under some unusual condition of stress in business.

A provision of the law which is a marked departure from our present system is that of giving banks the right to accept bills or drafts drawn against credits arising out of actual business transactions and not having more than four months to run. In the early discussion of this subject much criticism was made of the first draft of the plan, for the reason, as many expressed it, there would be danger of the control and management of the Association falling into the hands of unscrupulous persons or coteries of men who might try to operate the Association to their own advantage, or to the disadvantage of the public, but the later draft of that part of the bill has safeguarded that point so thoroughly that fears have been practically dissipated, leaving but two pertinent criticisms, viz.: the question of over-expansion, and the possibility of the concentration of the "money power" in the hands of a few people, outside of any control over the election of the manager of the institution.

Now, I think the question of over-expansion is safeguarded well in the bill itself, but to my mind the best safeguard against that will be the experience, knowledge and conservatism of the thousands of successful bankers of the country, who will have a right to re-discount with the Association. Their personality and their success which has come as a result of prudent, conservative banking, will stand as a buffer for the Association, for they will know full well that if they as bankers discount with the Association, under their endorsement, the paper of irresponsible parties, they will be obliged to take it up, so all good bankers will continue to exercise the same careful judgment then as they do now. An unsound bank will find it very difficult to get much assistance from the Reserve Association, for the reason that a local Association before admitting a bank shall have the right to rig-

idly examine banks that apply for membership, and if they are not worthy, they may be denied a membership in the local Association, in which event they would be ineligible for membership in the Reserve Association.

The fear of some that there is danger of placing the money power in the hands of a few is based upon the theory that since the plan contemplates the assembling of a large part of the reserves of banks of the country in the vaults of the Reserve Association, it would necessarily place the money power in the hands of a few.

We have already shown that the power which the assembling of reserves brings into existence is the credit that can be safely extended against that reserve, and since credit is the vital force in business, ninety-six per cent of business being done upon credit, I contend that which is generally called the money power is an ability to extend credit, and since the credit which the Reserve Association can extend against its large reserves must be given to the public through banks discounting with that Association, the plan as proposed will put the "money power," so called, in the hands of as many banks as may become members of the Association, which we hope will be many thousands, thereby decentralizing the "money power" more than a thousandfold.

Analyzing it fully, the proposed plan of the National Reserve Association provides facilities for the proper protection of our credit organizations, and its collateral privileges are such that it assures to bankers, members of the Association, an ability to furnish credit to the extent of the reasonable needs of the business of that community, at the same time, as I believe, fully safeguarding against an over-expansion of credit.

The whole plan has been constructed around the theory of protecting the entity of the banks of the country, and that of giving to the country banks the same facilities that are provided for the larger banks of the Central Reserve Cities.

Money can be procured on bonds or mortgages due ten to thirty years in the future only as they can be sold, but the note of a solvent business man or farmer, having

a definite maturity, must be met or the maker is declared insolvent and thrown into the hands of a receiver; and it is the determination of business men to protect their credit and save their reputations that causes them to meet their paper at its maturity.

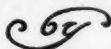
Then, too, the application of this principle assures to the bankers of the West an ability to supply their customers with credit for legitimate purposes, which would not be true if the security for notes of the Reserve Association were required to be bonds instead of commercial paper, for the banks of the West do not carry bonds that would be admissible for this purpose in amounts sufficient to relieve the situation in times of stress.

The influence of a proper banking and currency system will reach the hearthstone alike in the mansion and the hut, and for this reason it should inspire in us a desire as well as a determination to treat so important a subject—the most important legislation since the Civil War—along broad lines of patriotism, and free from petty party politics and prejudice.

In some respects the present is an inopportune time to secure desired legislation, for following so closely in the wake of tariff legislation, which left many scars, and preceding the close approach of what now seems reasonably certain to be a more or less acrimonious presidential campaign, party feelings and personal prejudice run high, but since proposed currency legislation is calculated to serve alike all the people of this country, no matter what their political affiliations are, we must depend upon the intelligence and sense of fairness as well as the patriotism and their love of their country to cause the business men of this country to arise in their might and insist upon at least one important piece of legislation being considered free from party bias and party prejudice.

Credit is not partisan, currency is not partisan, personality, integrity and character are not partisan; then why consider from the standpoint of politics the question of the establishment of an institution that will deal in non-partisan qualities, calculated to serve alike and faithfully people of all parties and all creeds?

CORNELL COLLEGE



Lily H. Williams



LD Cornell College, of Iowa, was established several years before the University at Ithaca, New York. It was named for William W. Cornell of New York, one

of its early supporters, and not in compliment to Cornell University, as is often supposed.

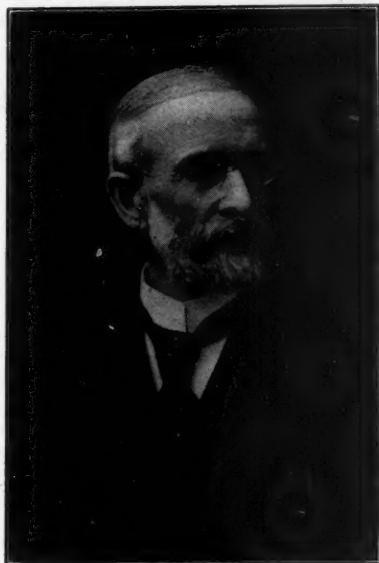
Cornell College had its beginning one spring day in the early fifties, when Rev. George B. Bowman, a pioneer preacher, riding on horseback to his appointment, upon reaching a certain hill was endowed with prophetic vision.

Kneeling down, he prayed to the Almighty to favor the Methodist College which he, the humble servant of God and humanity, suddenly conceived should be established on this hill. He was a self-educated man, but the staunch friend of higher education, and in spite of difficulties, made his vision live in the minds and hearts of Iowa pioneers. On July 4, 1852, the nation's birthday was almost forgotten in Mount Vernon (or Pinhook as it was then called), in the enthusiasm of celebrating the birth of the "Iowa Conference

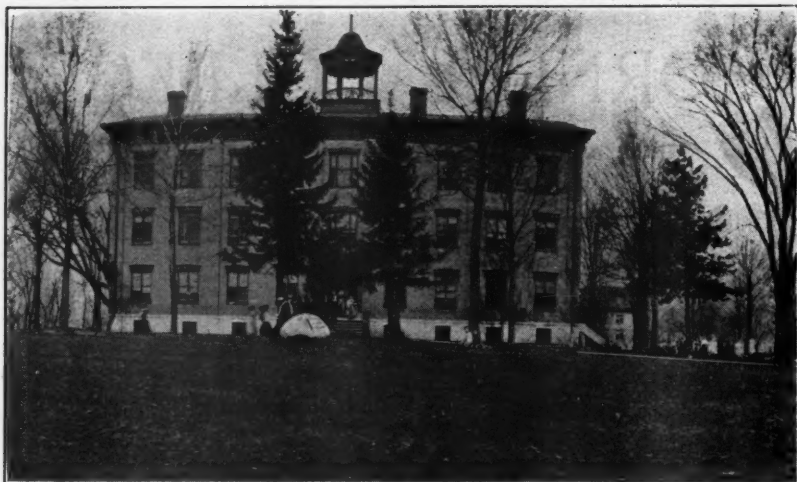
Seminary," later Cornell College. Dr. Bowman had determined upon his course with characteristic vigor. His will was indomitable and his plans were laid and prosecuted with no delay. His spirit of conquering difficulties has lived through all the years of the life of Cornell College, and she stands today the product of energetic pioneers and of the Methodist Episcopal Church, reflecting the brave and wide-awake characteristics of her progenitors.

No wonder that the crest of the high hill in Mount Vernon was chosen as the

site of a college. Its natural beauty and that of the surrounding country as seen from College Hill is a delight to travelers as well as to those who spend their lives in its vicinity. Bishop Gilbert Haven said, "Never have I seen a lovelier landscape than that which stretches out from Mount Vernon, the site of Cornell College. From that open or that shaded top your eye takes in the loveliest lay of land that any college in America looks upon—at least any that I have ever seen." Bishop Foster said he knew of but two colleges so beautifully



PRESIDENT EMERITUS WILLIAM F. KING
For forty-six consecutive years President of
Cornell College



MAIN COLLEGE HALL

located, one being Roberts College at Constantinople.

Mount Vernon is a charming little town of about two thousand inhabitants, and a typical college town characterized by the refinement and intelligence of her citizens.

It has practically every advantage, with a minimum of disadvantages. It is situated on the main line of the Chicago & Northwestern railway, sixteen miles east of Cedar Rapids, a railroad metropolis of the state. An interurban railway at present being constructed will be an added link between Mount Vernon and the outside world.

Sixty acres of fertile Iowa soil comprise the Cornell College campus and athletic grounds, bearing hundreds of magnificent trees in the midst of which stand eight fine buildings, the college

homes of the Cornell student, to which he gladly returns year after year. Not alone by the material beauty of his home is he drawn, but as well by the faculty, who have become his beloved preceptors, many of whom have remained at Cornell

for years of active work, giving of themselves as only good men and women can do.

In the fall of 1853 this school was opened with three members in the faculty, Rev. Samuel M. Fellows, as principal, and two associate professors, Rev. David H. Wheeler and Miss Catherine Fortner. From this beginning, numerically inauspicious, Cornell has outgrown all preconceived ideas of her greatness.

A faculty of forty well-trained men and women, all of earnest purpose, direct the work of



JAMES E. HARLAN
President of Cornell College



VUE SHOWING "THE ROW," IN THE FOREGROUND BOWMAN HALL

more than seven hundred students each year. More than sixteen thousand young men and women have studied in Cornell College, and more than sixteen hundred loyal alumni love the name of their alma mater and enjoy the privilege of belonging to the ever-increasing Cornell family. Nor is this family without its illustrious children. Some have become bishops, some

United States Senators, others members of the President's cabinet and of Congress and governors of states. More than a hundred are distinguished at the bar, in the pulpit, and every prominent line of work is graced by able Cornell graduates.

Cornell College easily takes position among the first ten colleges in the United



A CORNER OF THE COLLEGE CAMPUS

States. Her place is due in no small part to the continuous administration for forty-six years of William Fletcher King, who was elected president in 1865. Dr. King, through a long and wise administration, brought peace and poise to Cornell. Several times during his career as president he tendered his resignation to the trustees of the college, but the board could not consider it. Four years ago, however, failing health made Dr. King's release imperative, and James E. Harlan, then vice-president of the college, was honored with the executive office, Dr. King being named President-emeritus.

All that Cornell owes to William F. King will probably never be known, for while administering the affairs of the

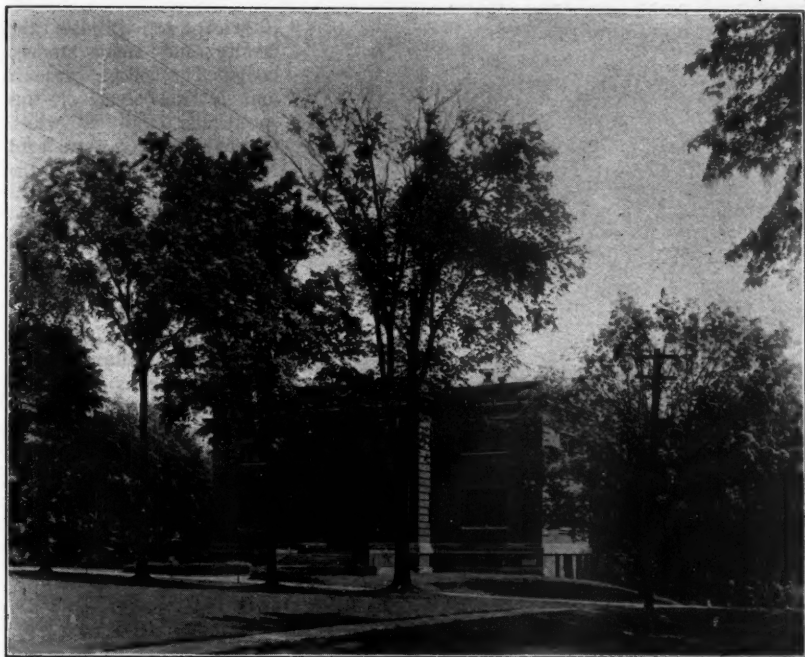
college wisely and well, he was able with a very modest beginning to make for himself a comfortable fortune, which he has by degrees transferred to Cornell—his gifts probably aggregating nearly \$200,000.

Cornell College is a co-educational institution, in which men and women have equal rights. The school is wonderfully democratic, as is shown by the fact that many students work their way through college, and are as highly regarded as

those who have substantial bank accounts. Sincere work and clean young manhood and womanhood are the only requisites for social position in this college. Nearly every state in the union and many foreign countries are represented among the student body.



SOUTH HALL



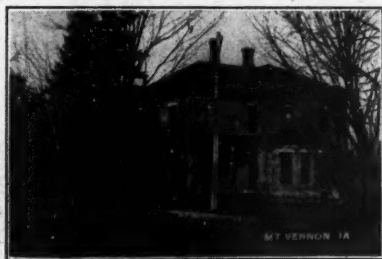
THE CARNEGIE LIBRARY

Like most co-educational colleges, Cornell has a reputation for "match-making." Be that as it may, a prominent statistician in eugenics has discovered that out of the hundreds of Cornell marriages, there has been but one divorce case. Cornell marriages are sane and happy because the training at Cornell tends to healthy association between young men and women. The fellowship that exists among Cornell students is perfectly natural. Men and girls have equal privileges and the victories and achievements of the girls are considered quite as important as those of the men.

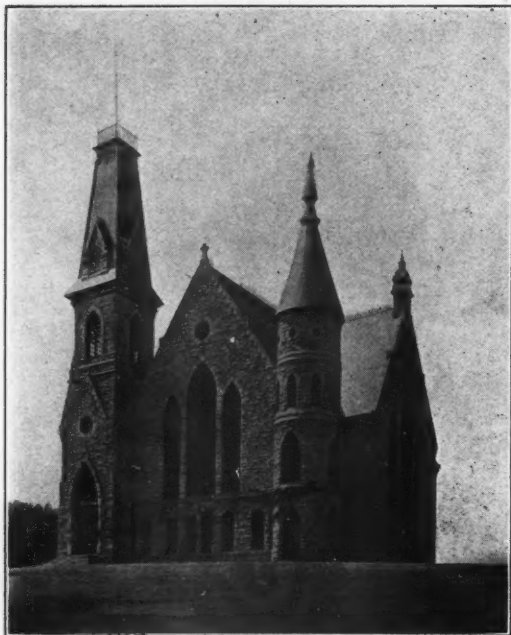
The social life of Cornell College and the Academy as well might be said to center about the twelve literary societies, to one or other of which al-

most every student in school belongs. There are in the college four societies to which women are eligible: the Philomathean, the Aesthesian, the Alethean and the Aonian. College men may, if elected to membership, join the Amphictyon, the Adelphean, the Miltonian or the Star Society. Academy students are eligible to the Clonian, the King, the Gladstone, or the Irving,—the two first being for girls and the latter for men. Once each week these societies meet and present

fine programs, which are, as a rule, open to the public. Following the evening program occurs the social hour when the society members are at home to their guests, when the girls in their light gowns make a pretty picture, and when everybody is



THE CONSERVATORY OF MUSIC



CORNELL COLLEGE CHAPEL

One of the finest college structures west of the Mississippi

very much at ease and is either entertaining or being entertained. The training received in these organizations is of almost inestimable value. Parliamentary drill is a definite order in each business meeting, which follows the evening's social and which is, of course, not open to the public. Very many of Cornell's alumni and former students who are in the public eye received in the college literary societies a part of the training which has made them more able men and women than they otherwise would have been. Among the most enjoyable events of commencement week are the reunions of the literary societies, for it is in these societies that friendships are initiated and perpetuated.

The most important social function of the college year is the annual Colonial Party,

participated in by the faculty and entire student body. The college gymnasium is the scene of this spectacular affair, at which George Washington and Martha, his wife, lead the grand march. As the fantastically clad figures wind in and out in the mazes of the march, we recognize John Alden and Priscilla, the choleric Dutch governor, Peter Stuyvesant, Dolly Madison, Alexander Hamilton, Aaron Burr, Pocahontas and scores of other familiar characters. Fun-loving college students for one night assume the courtly airs and graces of long ago, when powdered wigs and ruffles of lace were requisites of everyday attire.

Further back again are we carried at the May Day Fete, when, as happened this year, Robin Hood and Maid Marian and the legends of their time were enacted by the students as a sunset spectacle in Ash Park. The Morris dance, the winding mazes of the May Pole dance, and the crowning of the May queen, with fairies, nymphs and brownies in attendance, make



BOWMAN HALL, WOMEN'S DORMITORY

one forget the very material age in which we live and appreciate the simplicity and gaiety of those days long past.

The "Pep" and "C" Clubs are among the most recent organizations made among the students at Cornell. As might be supposed from its name, the object of the "Pep" Club is to keep Cornell in the front ranks of all movements that are progressive. The "C" Club is composed of all athletes who have in years past been awarded the "C" for excellent work done in the athletic department. The purpose of this club is to boost for Cornell. An interscholastic track meet arranged and carried through last May by the "C" Club, and in which many high school men from all over the state competed for honors, is a definite proof of its enthusiasm for the work the members have assumed.

Y. M. C. A. and Y. W. C. A. organizations flourish at Cornell. Each year enthusiastic young Christian workers go from these associations to the annual conference at Lake Geneva, Wisconsin. The wholesome regard with which the students seem to view all religious work and movements is typical of the sound principles which are at the very bottom of Cornell tendencies.

Cornell has had in years past especially

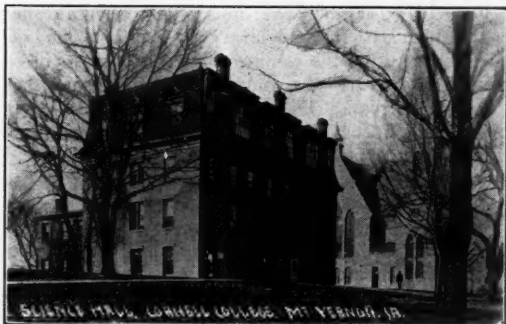
fine debaters, who have upheld the honor of their alma mater, showing great strength even against schools larger than herself. Lectures, oratorical contests, recitals of music and oratory round out a busy year for the students in Mount Vernon and for the townspeople as well, the majority of whom are greatly interested in the local college and avail themselves of all the advantages she has to offer.

It is in Bowman Hall that a large number of the college women find an inviting home, and the memories of "Bowman Hall days," midnight spreads, and "marshmallow roasts" still remain dear to the "old" girl when she is far from Cornell and from the associates of those happy years.

The recollections of the old student, too, center about the Chapel, where the daily devotional exercises are held, and where in the auditorium the



ANNIE F. SPEAR MEMORIAL FOUNTAIN ON THE CAMPUS



OLD SEMINARY BUILDING



COLLEGE CHAPEL AND BOWMAN HALL

place has often resounded with college songs and college yells on the occasion of some well-won contest or some hard-fought debate. Society publics were also formerly held in the auditorium, though of late years it is not unusual to present these publics in the natural amphitheater south of the Chapel building. A Shakespearian play is often chosen for these performances, as they seem adapted to our own beautiful scenery.

Nothing more charming could be imagined than Ash Park on a beautiful Spring day—the tennis courts all occupied by girls and men, the girls' hockey team practising in their corner of the athletic park, baseball practice going on and a crowd of brawny fellows just coming in from a cross-country run. And in the winter at every basket-ball game the gallery of the gymnasium may be seen filled with students and townspeople, interested in the play and in the final score, hoping that it will be favorable to old Cornell.

Under the direction of the Cornell conservatory director, an oratorio society of two hundred voices is trained each year, with the end in view of presenting during the May Music Festival an oratorio: For eleven years past the Theodore Thomas Orchestra of Chicago has paid Cornell an annual visit and taken a large part in the Festival, which lasts for three days. The principal soloist this year was Madame Schumann-Heink, who, with leading soloists from all over the world, presented a magnificent series of concerts. "Hiawatha's Wedding Feast" fittingly ended a magnificent Festival, when visi-

tors from far and near were in tune with the beauty of Mount Vernon and the joy of the springtime.

On Monday, July 1, the Cornell College campaign for \$500,000 additional endowment was brought to a triumphant close. This campaign was inaugurated about two years ago, when the General Educational Board announced a gift of \$100,000, provided \$300,000 additional new endowment was secured and the institution freed from debt. This last condition necessitated the raising of another \$100,000. Not by large gifts was this sum secured, but by small subscriptions of interested alumni and friends, and the spirit of loyalty which characterizes old Cornellians was never more finely illustrated. Cornell now has the opportunity she long has sought. Her period of struggle and sacrifice has been long. Now with this added endowment she will do many things that she has long wished to do, and further, the way will be paved for future victories and larger achievements.

Cornell will next June celebrate her sixtieth anniversary as a college, and as usual the commencement exercises will be held on the campus under the magnificent trees. The stately and simple out-of-door Cornell Commencement is traditional, and commemorates each year the honest and unaffected first celebration of the college in '53. Substantial men and women, world renowned, come to Mount Vernon each June to participate in the exercises, to greet old friends, once more to stroll about the lovely campus and hear the chapel bells' hourly peal: "God Watch-eth O-ver Dear Cor-nell."

Rudolph Recites About Blue Beard

by Albert E. Peters

VONCE, couple times ago, der liffted a chentlemans who vos ver-r-r-y rich. He had a fine houses in der city und bungalolos in der country, dishes und plates from solid gold und silver und his carriages vos all forty horse-power horseless. He also

had some two-three hundred airships und steam yachts, und, least but not last, he had it grape-fruit for every meals. But mit all his vealth, he could not schange de color of his viskers, vich vos ver-r-r-y long und der vind blew thro' dem, und so der peoples always called him "Blue Beard." Dis mate him so ugly dot none of der laties of der chorus—I mean, der court—would keep stedly company mit him; dey sait der blue viskers did not match der peroxide komplexions.

Now, der happened to liff near him a rank laty—I mean, a laty of rank, who had couple beautiful daughters, und "his viskers" got sticky on dem und asked der laty for a match. But

neider of der fairies could stand for his Vandyke, ober dey vos villing to testify under oath, dot his figure vos not so vorse, for, you see, dey had seen it his bank account. But to Blue Beard dis mate no neffer minds. He gave a big houses barty, und asked der laty und her daughters to join in der festimitivities;

und, after a week had been spent in dis disgraceful manner, der youngest of der daughters began to commence to shtart to dink dot his viskers vos not such a deep shade of indigo as at first; so she told her mutter dot she must have been color blind und asked permission to marry him, viskers und all. So, Mommer, whose alimony vos getting low, said "Go to it." Vitch she did.

Aboutt two, three weeks after der knot vos tied, Blue Beard told his vife he had to go to New York on business (der same old lie), und he gave her der keys of der vine-cellar und also a liddle key to a closet at the end of a long gal-lary vitch, he sait, must not be opened under any cir-kum-



"Rudolph recites about Blue Beard"

stances. So she promised to obey him, und he vent away. Being a female vomans, of course dis vos all dot vas unnecessary to excite her unquisitiveness, und she could not wait long enough until he vos aus gezeichnet to run straight away und open dot door. So, pudding der key der lock in, der door flew itself open, und "Donner und Blitzen?" dere vos der floor covered all over mit blut und several deat vomans lying in it. Der poor laty vos almost petrified mit fearfulness und studded shakin' for der drinks, der key fallin' from her hands der floor upon. She managed to find it und lock der door, und den she discovered dot der key vos tainted mit blut. She viped it und scrubbed it mit Dutch cleanser, but could not wipe oudt der stain.

Early der next evening Blue Beard returned, havin' lost all his money playin' pinocle, und you may be dissatisfied dot his wife vos in a fine dill-pickle; but, pudding on a bold-faced type, she tried to make der old man tink she vos tickled mit foolishness to see him vonce again, already. Den he asked her for der keys, und, after makin' it von excuses ober anoder, she saw dot der jig vos gedding up, und handed dem over to him.

Den Blue Beard kespied der blut und says: "Ah? ha? I see dot you haf been investumigating der Stock Yards, ven I tole you to confirm yourself mit Voman suffering. Vell, den, if you *vill* go muck-raking mit der Beef Trust, you vill yourself soon be dressed beef, already."

Den she fell on his hands und knees und asked for couple minuten to say so-long to sister Ann, who vos up-stairs

making it goo-goos mit der ice-man. Blue Beard yells it oudt loud: "Herauf, den, und be quivick about it."

So she ran der stairs up, und called oudt: "Sister Anheuser, bring me schuper of bier." Nein—I mean, she sait it: "See if mine brudders Hans und Fritz are coming."

So sister Anheuser looked oudt und sait: "Ober nit? Nothing didding."

Den she sait: "Look again vonce in der same places."

Den Anheuser sait: "All I can see is der policeman kissing der cook."

Und all dis viles, Blue Beard vos shouting himself horses for her to come down-stairs und be mate into cold-storage.

Vonce again yet, she calls it oudt to her sister und sait: "Ach, Himmel, who iss keeping dose fat-head brudders."

Den Anheuser exclamated: "I see it a couple fellers on motor-cycles chasing dis vay, a gasoline buggy."

"Ach, du lieber?" sait der laty, "dey are coming; dot's der stuffing for der geeses. Now, it mox nix ouse."

Den she ran der stairs down, und Blue Beard vos yust aboutd to gif her a kouf in der blickstein, ven, in rushes der two brudders, Hans and Fritz, fresh from der Sunday supplement, und, shouting it out: "Raus mit him," quivickly put an end to his finish. Den, ven it vos all over, der poor wife, I mean vidder, came oudt of it, und as Blue Beard had no hairs but his viskers, she took de alimony (vitch' means it, all de money), und on der principal of der interest, she managed to liff unhappily effer afterwards.



The Post Office in "The City of Letters"

by E. C. Mansfield

Postmaster of the Boston Postal District

IT is a far cry, indeed, from the post office as the colonists of the Town of Boston knew it to the post office of the present day. In those remote days the Bostonian who desired to send a message to his friend or kinsman in New York or in Virginia, left his letter in the little shop on State Street, then known as King Street, with the request that it be forwarded by the next packet. Today he nonchalantly walks to the corner nearest his residence, lifts up the cover to a mail box and drops in his letter, knowing that there are about one million chances that it will safely and promptly reach its destination against one chance that it will be lost, or delayed by an error in distribution.

Few people of all the great public within the boundaries of our country, ever stop to think what this beneficent government agency is doing for them, doing it daily, and every minute and second of the day. To say that the post office is nearer to the people in a homely, everyday sense, than any other branch of the public service is but stating as easy a proposition as that two and two make four. Everybody knows it,—everybody makes use of the post office in some way or another and yet but few persons have any sort of adequate idea of its actual operations or of the tremendous amount of detail which makes it possible for it to render the efficient and welcome service which it gives to the American people.

The Boston Post Office, or more properly speaking, the Boston Postal District (for the original Boston office has waxed

large on account of annexation of surrounding towns and cities), ranks fourth in the list of post offices within the United States. New York, Chicago and Philadelphia lead Boston in the amount of receipts. Philadelphia, however, leads Boston only by half a million of dollars, while the receipts at New York and Chicago are three times as great as either Philadelphia or Boston.

The problems to be met in administering the affairs of any large post office differ just as the local problems differ in any large city. New York's problems in postal administration are radically different from those of any other city in the country, and so in a lesser sense do the problems and conditions in Boston differ from other cities.

Boston is unique because within the postal district bearing that name are to be found a larger number of towns and cities than in any other post office district in the country. Eleven towns and ten cities go to make up the Boston Postal District, and these twenty-one cities and towns are divided into sixty-nine stations and branches, all of these offices being managed from a central point by the Postmaster of Boston. This large number of separate municipalities which are merged into one postal body for administration purposes, arises from the fact that around Boston, in its early days, sprang up small communities which, as the years went by, developed into villages and towns and some into cities. As the policy of consolidation of post offices was developed, these towns and cities, some of which had been independent post offices for nearly three-quarters of a century, were merged into the Boston District.

The Boston Post Office, its stations and branches, covers a total area of 178½ square miles; the length of the district from north to south is twenty-two and one-half miles and from east to west is fifteen and four-fifths miles. Between one-quarter and one-third of the entire population of the State of Massachusetts

as over 250,000. It is fair to say that the letter carrier force deliver mail daily to more than 1,400,000 persons.

The growth of business in the city of Boston and the surrounding towns and cities is nowhere better demonstrated than by the growth of the postal service. The receipts of the office for the fiscal year ended June 30, 1912, were \$7,064,256.10 and have practically doubled in ten years. The 1,302 carriers in the Boston district work on an average seven hours, fifty-three minutes daily; the foot men travel an average distance daily of twelve miles, while that covered by the men who cover their routes in teams is twenty and one-half miles. Throughout the entire postal district each letter carrier delivers daily an average of fifty-three and one-half pounds of mail, while in some districts where the mail is particularly voluminous, letter carriers have been known to take out for delivery mail that weighs over one hundred pounds daily.

The number of persons served per carrier in the Boston Postal District varies, naturally, with the character of the territory, whether purely residential, mixed residential and business, or wholly business. The average number of persons served by these carriers assigned to the delivery of mail is 1,314 and varies, as has been said, with the kind of territory. In a



Photo by Pram

E. C. MANSFIELD
Postmaster of the Boston District

is contained within the Boston Postal District, the recent census giving the resident population of the cities and towns which compose it as 1,205,632. This total, however, does not adequately represent the maximum number of persons served by the Boston office as conservative estimates place the number of persons who come into Boston to do business every working day, and who therefore receive mail at their places of business,

certain residential district, on account of the small number of residences, the average is 374 per carrier. On the other hand, in one of the very thickly settled tenement house districts, the average rises to 2,657 per carrier.

An interesting fact recently demonstrated by actual count, is the number of possible stops, or places where mail may be delivered. The count which was made shows that on an average throughout the

Boston Postal District each carrier has 347 possible stops, and that the average number of actual stops that were made by each man was 324. This conclusively demonstrates that the residents of Boston and its adjoining towns and cities are a large letter writing and mail receiving class, and it is doubtful if a similar showing could be made by any other large city in the country.

The establishment of the Postal Savings System in the Boston post-office was attended with some misgivings as to its success, owing to the very large number of savings banks, trust companies, co-operative banks and other similar institutions for savings which abound throughout the postal district. But the experience of the past year since the establishment of the first postal savings depository in Boston has shown that a considerable demand existed for a system for saving which has behind it the guarantee of the United States. More than \$1,000,000 has been deposited in the postal savings depositories in the general post-office, and the stations and branches since the first deposit was received on August 1, 1911, and the amount of deposits and number of new accounts is constantly increasing. One of the noticeable things about the installation of this new system is the ease with which it has been absorbed, as it were, into the general business of the post-office. Its various details are being attended to by postal clerks under the direction of their supervisory officials successfully and efficiently, and is a concrete illustration of the ease with which the postal service may be adjusted to new conditions and added responsibilities.

Another and yet severer test of the adaptability of the service to solve new problems successfully will come with the establishment of the parcels post on January 1, 1913. On and after that date the post-office will handle packages weighing up to eleven pounds each at rates of postage which are determined by the zone plan. Many complicated problems must be worked out and depend for their solution, as do many other postal problems, upon local conditions as to whether the working out is to be accomplished with a minimum of trouble or with great diffi-

culty. Many conditions exist within the Boston Postal District which make the handling of the anticipated enormous quantity of parcels post matter more difficult than in any other large post-office within the United States. One of the most important is the lack of space in the post-office building itself and in many of the larger stations and branches in which to transact postal business. The constant growth of the service from year to year has resulted in congested work rooms and inadequate space for the handling of even ordinary mail matter, and the post-office building, which was, no doubt, regarded by its architects and builders as sufficiently large for all future time, is today the most crowded and congested building occupied by any post-office in the country.

Another problem which must be met and solved by every postmaster in every post-office having free delivery service is the changed condition in that service owing to the limitation of the working hours of letter carriers and clerks to eight hours work in ten consecutive hours. This new law recently passed by Congress becomes effective on March 4, 1913, and requires a most careful readjustment of the delivery service, particularly, to meet the provisions of the statute. At the present time letter carriers, because of the long-established custom of making as early a delivery in the morning and as late a delivery at night as is possible, are on an average required to perform eight hours of work in approximately eleven and a half hours daily. The new law will compel postmasters to concentrate the service, in order that the day's work of the carrier may be performed within ten hours. For years the average working time of the clerks in the Boston post-office has been eight hours, and with rare exceptions, such as at Christmas time, the daily tours of duty have been completed well within nine hours.

An efficiency record system was established in the Boston post-office by direction of the Postmaster-General on January 1, 1909, and since that date has been in complete and successful operation throughout the district. Under this system employees are rated in per cent by their

supervisory officers according to the amount of work they perform. Demerits are charged against each employe's record for the errors he may commit in the performance of his work or for violations of the rules, in accordance with a printed schedule with which every employe is familiar. At the close of each year's work the demerits are deducted from the rating given by the supervisory officer, and the result, expressed in per cent, determines whether the employe shall be promoted into the next higher grade or be reduced in grade, for a certain standard is required to retain an employe in his present grade.

This system has been carried out faithfully in Boston and has entirely eliminated favoritism and outside influence in determining who shall be promoted. In administering the affairs of an office of the size of Boston, with a working force of over 3,300 men, some such system is of incalculable benefit both for the purpose of ascertaining the real merit of the employe and to enable the postmaster to maintain a standard of discipline which is of the very greatest importance among so large a number of employes.

The working force of the Boston post-office is recruited not only from the city of Boston and the other cities and towns comprising the postal district, but from towns and cities outside the metropolitan district as well. The personnel of the force is high and will compare favorably with that of any other office with no exceptions. The great majority of the clerks and carriers who have come into the service within the past decade have enjoyed a high school education, in part at least, and the average intelligence of the individual is high. In these days of strong competition in commercial life, linked with the insecurity of continued employment in many outside callings, the postal service attracts large

numbers of intelligent, bright young men, who prefer the stable conditions in the public service under civil service rules to the uncertainties of employment in outside business life.

The post office must always keep pace with the growth in population as well as with the growth of business if it is to continue to give the people the satisfactory service to which they are entitled. To meet the demand made by the marvellous development of Boston's suburbs, is a problem with which the post office officials are constantly struggling. Freshly compiled figures show that during the past eighteen months, or since January 1, 1911, 8,836 new buildings have been erected within the Boston Postal District, containing the astonishing number of 23,375 suites or apartments. In the outlying suburban territory, farms and pasture land have blossomed into residential communities, with streets laid out and lighted, and with homes occupied. New York with its dense population, crowded into sky-scraping apartment houses, presents one kind of a postal problem. Boston with its suburban communities spread over a large amount of territory, with its large number of separate municipalities, each with its own local civil government and local interests, presents a problem of another kind.

Within the Boston Postal District it is safe to assert resides the largest letter-writing class that can be found in any large city within the United States. And because of their dependence upon their mail in all matters, social and business, the residents of the district are extremely critical of the service which they receive. It is but natural that this should be so and the right of the people to prompt, efficient and courteous service is the basic principle upon which the administration of the Boston post office is carried on.



The Renaissance of Oliver Twist

by Ann Randolph

MY Missis is going out to dinner, and I ought to go, but I have got a bad cold. So do you come, and sit here and read, or work, or do something, while I write the last chapter of 'Oliver,' which will be arter a lamb chop." Thus wrote Dickens to his friend John Forster in the fall of 1838, and thus was completed "the first English novel with a purpose"—"Oliver Twist."

The story first appeared serially in "Bentley's Miscellany," of which Dickens was then editor, and that each installment was eagerly awaited by his readers, Forster tells us where he says, "Thousands were attracted to him (Oliver Twist) because he placed them in the midst of scenes and characters with which they were already themselves acquainted; and thousands were reading him with no less avidity because he introduced them to passages of nature and life of which they before knew nothing, but of the truth of which their own senses and habits sufficed to assure them."

That Oliver was a favorite with the author himself is also evidenced. "The Adventures of a Parish Orphan" was his characteristic subtitle, and he outlined his purpose to take Oliver "up into the thieves' den, in London, show what their life was, and bring Oliver through it without sin or shame." The character of the orphan lad, motherless after his birth at the town workhouse, who fell into the hands of thieves, and was the victim of intrigue and abuse, was very real to his creator. No less real were the habitants of the den of crime—Fagin, the Jew, and his scholars, the Artful

Dodger and Charles Bates; Bill Sikes and Nancy—the Nancy of whom Dickens hoped "to do great things" and whose reality he so stoutly defended.

But it is doubtful if either his creator or the thousands who purchased the volume of "Oliver Twist, the Adventures of a Parish Orphan," as it came from the publishers, "illustrated with twenty-seven water color drawings by George Cruikshank," in that autumn of 1838, could have predicted that almost seventy-five years hence the dramatization of "Oliver Twist" would hold the attention of the world's most famous actors.

On February 7, 1912, the hundredth anniversary of Dickens' birth, it was commented upon in theatrical circles that of the numerous Dickens plays, not one was then on the stage. At the time, however, a group of the most noted artists on the English and American stage were rehearsing for the Liebler Company centenary production of "Oliver Twist." The Cornyns Carr version of the play was used, and Mr. Hugh Ford acted as stage director. The cast was perhaps most notable of all. Miss Marie Doro played the title role; Nat C. Goodwin, and later Wilton Lackaye took the part of Fagin; Lyn Harding and later Edmund Breese acted Bill Sikes, with Miss Constance Collier as Nancy. The other members of the cast were favorites both here and in England, and the fame of the All Star Cast of Oliver Twist reached far beyond the borders of both countries. New Yorkers received the production with enthusiasm—and a bit of awe. They were loth to part with it, and when Boston billboards announced that it was on its way to the Plymouth

Theater, the people simply noted the date. They were prepared.

An audience of seasoned first-nighters crowded the horseshoe orchestra and balconies of the Plymouth. Gray heads were prominent; though there was no lack of bright young people. A theater

and looked so piteously at Oliver that Miss Doro played directly to her through an entire setting. Pierre Loti, the distinguished dramatist, the co-author with Judith Gautier of the new Chinese play, "The Daughter of Heaven," saw the production from one of the boxes. There

▲ as something inspiring about this audience as a whole. It stimulated the cast—Miss Doro told me she never played to a more responsive house; it sobered those few irrepressible young folks who are wont to titter at nothings; it must have been especially gratifying to Mr. Fred E. Wright, the manager of the Plymouth, who has made Boston's "new theater" in keeping with the lofty ideals of New York's much-talked-of New Theater, but along more popular lines.

The play was divided into settings which followed the boy Oliver Twist through his varied adventures, both in Fagin's den of crime and the charming home of his rescuers, the Maylies, at Chertsey. The pathetic figure of Oliver was a rendition that proclaimed Miss Doro an artist of the highest type. "The creation of a living, visible and intelligible being," according to Mr. Henry Kolker, "is the grand goal of the actor's art," and that that goal was attained by Miss Doro, no one who saw her charming conception of Oliver Twist can doubt.

It was my rare good fortune to meet this dainty, charming little lady quite informally between the acts in her dressing-room, to clasp both her hands, to hear her talk a little "shop"—of the play, and of her interest in Oliver—and a little of various matters, including her career, of interviewers she had met—yes, and of suffrage. Our little chat was interrupted a dozen times by other newspaper people (less fortunate than I, for they were not admitted to the inner sanctum)—by some



NANCY (Miss Constance Collier) AND OLIVER (Miss Marie Doro)

is indeed a democratic gathering place. One of the country's greatest dramatic critics touched elbows with a party of young ladies who brought their high school text books of "Oliver" with them to follow the play. A Congressman slipped in just before the house was darkened, accompanied by a pretty little lady who wept copiously over the sad parts

friend who was leaving town, by an old actor who wanted a photograph, and most insistent of all, by the strenuous call for "Oliver" by the prompter. And this delightfully girlish little person flitted about, doing her kindest by the reporters, greeting her friends, turning out her trunk tray for the desired photograph, delighted as a child at excitement, and distributing herself quite magically among the half dozen who demanded her attention all at the same time.

On the stage you are impressed by her ability, by her genius as an actress; but behind the scenes you are refreshed by her girlishness and won by her simple, unaffected charm.

After all, she is only a girl, though she impressively counts on her fingers and tells you that she has been on the stage for "seven—eight—why, nine seasons!" And when you say, "But you must have been a very little girl then," she dimples delightfully—for, you see, she's only a very little girl now.

While dodging around in back of the stage I also had the pleasure of a few words with Miss Madeleine Louis, whom many remember as the heroine in "The Man from Home," and who in *Oliver Twist* was wholly adorable as Rose Maylie. There was just a glimpse of Miss Collier, whose Nancy was one of the most touching interpretations I ever witnessed, and over in a corner Mr. Lackaye (he pronounces it in the good old English way, Lac-kaye, long y and accented on the last syllable) was giving "the boys" the benefit of a joke. Five minutes before I had seen him, as Fagin, bring about the murder of Nancy at the hand of Bill Sikes. "I should think," I gasped, "that it would be hard to shake off the influence of a character like Fagin's."

Miss Doro's young companion laughed. "Mr. Lackaye says he disposes of all his bad temper on the stage," she said. "He insists that he's never been so virtuous at home as since he played Fagin."

Mr. Breese, too, looked approachable enough as he laughed at Mr. Lackaye's little yarn.

In fact, behind the scenes the all-star



FAGIN (Wilton Lackaye) AND BILL SIKES (Edmund Breese)

cast of "*Oliver Twist*" were, as Miss Doro's friend put it, "just about like ordinary people," only—and what an important only—they had in their souls the power, or, again to quote Kolker, "the dramatic genius to fashion steadily and superbly a character as they conceived it out of the material placed at their command,"—material in this case depicted in deathless prose by the greatest of England's word-painters and lovers of simple, common people—famous throughout the ages—Charles Dickens.

A New Belt Line Around Cleveland

by William Clayton



HE recent completion of the Short Line Railway, known as the Cleveland Belt Line, signals the entrance of Cleveland into an era of industrial activity such as the city has never known. True, Cleveland has made remarkable gains in population despite serious manufacturing and shipping disadvantages, but now that formidable obstacles to her continued growth have been removed, those most familiar with the city's affairs predict an unprecedented growth for the city within the next five years.

Ten years ago Cleveland reached the limit of her industrial and railroad facilities. The growth of business had been much greater than the expansion of facilities for handling the products, and there was a chronic congestion in the movement of freight. This congestion was due largely to the narrow limits permitted by nature for freight terminals and transfers in the Cuyahoga Valley and on the Lake front.

When the enterprising pioneers first located the city of Cleveland they selected a spot at the mouth of the Cuyahoga River on Lake Erie with a view to the advantages of traffic by water. In the course of time Lake Erie, the Cuyahoga River and the Ohio Canal all tended to bring business to the low ground near the water level. The railroads, in turn, sought the same level and as a result all converged on the low ground on the Lake Front and in the Cuyahoga Valley. With the Lake on the north, expansion and relief in that direction were impossible. The entire area of low level territory was limited to a narrow strip on the Lake front and the narrow and winding bottoms of the Cuyahoga River. These small areas had to be shared by the carriers of freight with the commerce and industries which had grown up adjacent to the railroads. In the course of

time these areas were completely covered either by railroad tracks or manufacturing plants. On the Lake front and in the valley there existed a congested condition such as would admit of no expansion whatever. All the water and railroad traffic passed in and out of this congested area. Freight cars for city delivery were unloaded, cars were transferred from one railroad to another, and all transfers from lake to rail or vice versa were made on this narrow strip of lowland.

Through this narrow strip of land winds the Cuyahoga River, itself too narrow to accommodate the commerce of the harbor, and across this river a large part of all the railroad trains was hauled subject to all the delays incident to drawbridges. Such congested condition resulted in long tie-ups and serious delays affecting not only the movement of freight, but frequently passenger traffic as well. It often required from twenty-four to forty-eight hours for certain kinds of freight to pass through the city, while many days and sometimes weeks were required for deliveries from one railroad to another.

Nearly twenty years ago the coming congestion was foreseen. In an annual report of the Chamber of Commerce it was urged that means be devised which would forestall the inevitable traffic difficulty and a commission of representative business men was appointed to study the problem in the hope of finding a solution through the co-operation of the railroad companies. It was determined that the only solution would be a Belt Line.

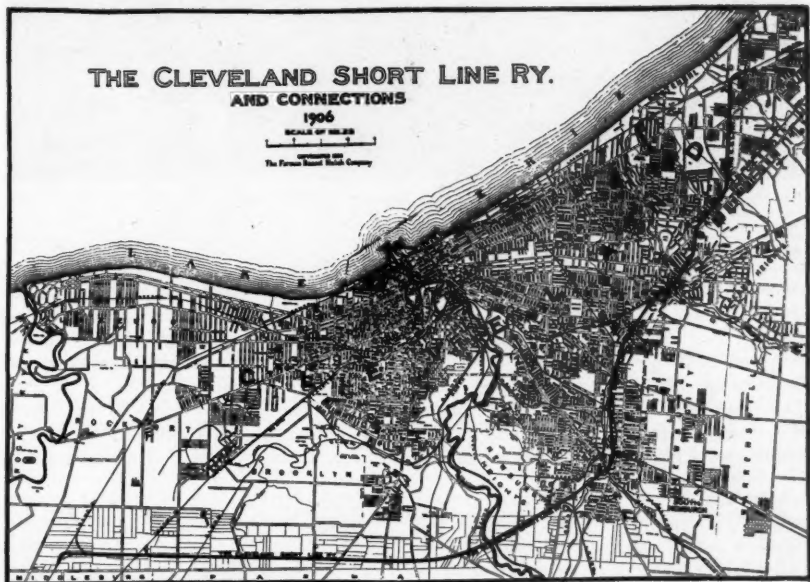
It was seen that further expansion of the congested area was impracticable because of the limitations imposed and the barriers presented by the topography of the locality. There was no relief from any source except to keep a large proportion of the traffic passing through Cleveland entirely out of the congested

district, thus escaping swing bridges over the river and grade crossings within the city and developing new and ample areas for freight interchanges and industrial development.

The desirable industrial locations along the railroads having been practically exhausted, the growth of the city produced a very serious commercial problem. Great increases in land valuations and heavy taxes made expansion very costly; and these large tax rates materially increased the fixed expenses and were due solely to loca-

ment of local shipping facilities. Provision for the enormous through business was paramount, and the interest of the local shippers was of secondary consideration. It was therefore left to local enterprise to provide facilities to relieve the congested condition.

Cleveland is situated largely upon a bluff overlooking the lake front and frowning down upon the river in the valley of the Cuyahoga, which divides the city into two parts. The original city was clustered around the lake and river fronts. Rail-



tion. Not only were the industries groaning under heavy tax burdens, but they were suffering from poor switching service and this, in turn, necessitated increased storing facilities. With these disadvantageous conditions confronting them many manufacturers took the only available course—they left the city. These industrial losses, with the inability on the part of the citizens to offer any encouragement to new manufacturing enterprises caused much unfavorable comment.

The railroads passing through Cleveland were too busy in the development of their through traffic to give time to the develop-

roads entering Cleveland naturally sought the business section, and beyond that they sought the level that would be the least inexpensive to get to the lake and river districts. Surrounding Cleveland to the south is a ridge of hills higher than the bluffs upon which a considerable portion of the city rests. Railroads coming from any direction except east and west had to climb over this ridge and then dodge down into the valley in order to get to the business section. The railroads from the east and west came along the Lake Shore. Those from the southeast, the south and the southwest entered the busi-



JUNCTION OF BELT LINE AND THE LAKE ERIE & PITTSBURGH RAILWAY; WITH NEW-BURGH & SOUTH SHORE RAILROAD CONNECTION IN DISTANCE

ness portion by a route outlined by the river bed. This gave two distinct systems, the lake front and the river lines. It was difficult for one to get to the other for any exchange of business, hence the interchange of freight traffic was slow. The railroads were compelled to move the immense traffic of the city under conditions which were ample when the

lines were first built, but subsequently greatly insufficient and entirely inadequate to care for the continued growth. They were operating through densely settled districts, over innumerable crossings and in several instances limited to a single track. They were hemmed in by factories and residences, and confined by the topography, their expansion was impracticable



CROSSING OF COIT AVENUE



CROSSING OF EUCLID AVENUE

and almost impossible. Out of the thirteen steam roads entering the city, Cleveland is the terminus for eleven of them, the Lake Shore and Nickel Plate being the only through lines.

In the year 1901 and 1902 the Barber Asphalt Company had paving contracts in the city of Cleveland upon which it suffered great losses by reasons of excessive delays in local deliveries of material. Its agent, M. A. Fanning, and its attorney, W. R. Hopkins, gave serious attention to the question of the feasibility of a Belt Line around the city. A rough survey was made by James Ritchie, formerly city engineer, who declared the construction of a road feasible. Together with Ryerson Ritchie they caused the Cleveland Short Line Railway Company to be incorporated in November, 1902. The general proposition was taken up with the Pennsylvania, Lake Shore and Erie roads, all of which gave assurance of the desirability of such a line if a feasible route could be found. Such a route was finally worked out in the autumn of 1903. Later J. G. W. Cowles became interested in the company,

and Charles Dick took the place of Ryerson Ritchie. The company then undertook to secure the funds necessary to acquire the right-of-way and build its line. Financiers all agreed that it was a project which must be financed by railroads and the railroads united in the declaration that the through lines were the natural backers of any Belt line project. The Pennsylvania and the Erie both took the position that they could not lend the projects any financial support, and it was perfectly evident that the Lake Shore, by withholding traffic from any Belt Line, could bankrupt the company. The Lake Shore refused to touch the project until every element of risk had been eliminated from it. The parties who had invested their money in working out the line and bringing the project up to that particular point found themselves compelled to carry it forward to completion or lose their investment.

The period between December, 1903, and September, 1904, was spent in an effort to secure financial support. After many failures and after more than two



CROSSING OF QUINCY AVENUE, S. E.

years of work and the expenditure of a large sum of money by the promoters, Mr. H. M. Hanna was interested in the project and undertook to and did finance it to a point where its construction would be assured. Subsequently the owners of the Lake Shore Railroad agreed that if certain conditions were complied with they would buy the stock of the company at a price named after all property rights had been acquired.

The Belt Line is built for four main tracks in ultimate development with two additional tracks provided for in the masonry, except that the 1,980 foot viaduct over the Cuyahoga Valley is only built for double tracks. The bridges and culverts are all built to carry the heaviest locomotives and all construction is of the most modern kind known by engineers. There are no grade crossings of public highways upon the line and it goes under or over nearly all the railroads it crosses.

The road is remarkable in comparison with most Belt Lines in the different character of the territory traversed. At one point it runs through a cut 72 feet deep in rock and shale, while at the Cuyahoga River it crosses the valley on a viaduct 1,980 feet long and 157 feet high.

The Belt Line has obviated the delays caused by the long hauls of freight trains through the city. This was a cause of congestion at street car and other crossings. Passengers on street cars were sometimes held twenty minutes awaiting a long train of cars making slow time in going up the grades leaving from the city. The Belt Line directs this enormous traffic around the city, where it does not encounter street car lines and where it crosses the Cuyahoga River beyond the limits of navigation. With each and every road in the city connected with the Belt Line the manufacturer may consult the tariff sheets of all of them. It matters not on which line he may be located, he can ship his product over one as well as the other.

The Belt Line affords twenty miles of new territory with railroad and general trackage facilities. Great tracts of hitherto unoccupied territory are now at the disposal of manufacturers and the cumulative forces which the new enterprise will add to the growth of Cleveland can scarcely be estimated. Every manufacturer on the Belt Line can secure a city location and switching so universal as to put him in the same position as though he were located on every steam road entering the city.

It is impossible to measure the financial and industrial advantages of this new Belt Line to Cleveland. In the first analysis every dollar invested in one enterprise is as good as any other, but the productive capacity of investments varies greatly in the forces they bring to accelerate municipal progress. In the first investment of twenty million dollars in government and municipal buildings the beneficial effect upon current industrial affairs is the same as an investment of the same amount in a Belt Line Railway; but the industrial effect of both enterprises part company immediately. The one consists of handsome structures to gaze at, but does not contribute anything to commerce. To be sure, they are a convenience and a necessity; but in the case of a Belt Line its creative power for industrial development can hardly be measured. It is constantly accelerating the work of those who are engaged in manufacturing enterprises. It facilitates traffic and makes it possible for the municipality to offer inducements to manufacturers who may desire to locate where there will be no delays in shipments on account of poor railway service.

The project passed through three distinct stages, each of which presented more than ordinary difficulty. The first stage involved the location of a line which would be feasible both from an engineering and financial point of view. At least a dozen unsuccessful attempts had been made to locate such a line, and the one finally chosen was one which passed for a short distance through the residence section, which later furnished tremendous opposition to the entire project. In locating this project Mr. Ben Hopkins rendered excellent service. The second stage involved the necessity of securing financial backing for the purchase of the right-of-way, and this required a very large sum of money. A year elapsed before the result was obtained, during which time the proposition was repeatedly turned down. Fortunately for the promoters and for the City of Cleveland, the project finally found in H. M. Hanna a supporter whose public spirit and courage were sufficient for the occasion. Mr. Hanna gave a support without which success would have been

impossible. The third stage in which all the necessary lands and right for this construction were required proved to be the most difficult of all. When the nature of the enterprise became known it was the subject of bitter attack, first for the property owners who regarded the construction of the line as injurious to their interest, and later from politicians who thought they saw an opportunity to make votes by opposing the project.

During the search for financial support, and afterwards in the work of securing the right-of-way and the grants from public authorities, and meeting opposition both political and legal, the principal burden of the enterprise devolved upon W. R. Hopkins. Grants had to be secured from six different municipalities, also from the County of Cuyahoga, and in practically every instance there was opposition.

In June, 1906, the right-of-way for the first half of the line was turned over to the contractor, and construction was continued until July, 1912, when the entire line was put into operation. The construction of the line was under the direction of Samuel Rockwell, chief engineer of the Lake Shore & Michigan Southern Railway, to whom should be credited the satisfactory completion of a work of exceptional difficulty.

This twenty million dollar railroad will make possible the investment of one hundred million dollars in new factory enterprises within the next few years. Besides, it benefits the shipping interests of every manufacturing plant and business house in Cleveland.

Too much credit cannot be given W. R. Hopkins and associates for bringing this important enterprise to its completion. They encountered difficulties that would have discouraged most men, and the fruit of their endeavor will ripen into benefits to every industry in Cleveland.

Now that Cleveland has added these remarkable railroad and industrial facilities to her natural advantages of location for business and residences, her remarkable supply of high class labor and cheap power, both natural gas and electric, the general expectation of unprecedented growth during the next five years seems to be well founded.

What is Single Tax?

64

Charles Dean Fosdick

WHAT is meant by Single Tax? What is its ethical basis? What is the average citizen to understand about its connection with economic rent, the right of property and the right of possession?

These questions have been asked thousands of times and answered in as many different ways since the days of Henry George and his "Progress and Poverty." Political economists have given years to solving world problems of single tax platform.

Some years ago Mr. C. B. Fillebrown of Boston, a noted economist and at that time president of the Massachusetts Single Tax League, started a correspondence and series of conferences with a large number of students of political economy, to ascertain whether it might be possible to secure agreement of recognized authorities concerning the fundamental economic principles on which the science of taxation must rest. The project met with such cordial approval of the economists and proved so interesting and profitable to Mr. Fillebrown that it finally resulted in a "round-table" conference at one of the annual meetings of the American Economic Association, when three fundamental principles of taxation were agreed upon. The final canvass of opinions showed that the majority of the economists were agreed upon these propositions:

"A tax upon ground rent is a direct tax and cannot be shifted."

"The selling value of land is, under present conditions in most American states, reduced by the capitalized tax that is laid upon it."

"The selling value of land is, to the same

extent, an untaxed value, so far as any purchaser subsequent to the tax is concerned."

These decisions gave Mr. Fillebrown a new outlook upon the problem of taxation and led him to the proposition that investments in land are, under American conditions, usually untaxed investments.

With this principle in mind, Mr. Fillebrown wrote "The A B C of Taxation," which undertakes to build upon the principles that received the assent of the political economists, and shows that equity requires that untaxed investments in land values should be subjected to taxation. This work also presented a plan by which this end can be reached through a gradual increase of the taxes imposed on land coupled with a reduction of those imposed upon buildings and personal property. Paradoxical as the proposition that land investments are now untaxed may appear at first thought, the author has reason to believe that the principle is gaining acceptance, and is adding to the growing demand for increased taxation of land values.

From the correspondence elicited by "The A B C of Taxation" and his further study of the problems of single tax, Mr. Fillebrown has written "A Single Tax Catechism." As he aptly remarks, "No one method of approaching any subject can meet all the needs of the case and prove the most satisfactory to all minds."

The "Catechism" approaches the single tax from a different point of view, but seeks to enforce the same principles. It simplifies the method of treatment, supplies needed definitions and explanations, and meets the objections naturally raised

by honest seekers after the truth. In fundamental doctrine no change has been required either in general principles or their practical application. Ten editions of the "Catechism" have been privately printed and circulated. They have given opportunity to make such changes as have seemed desirable after considering the hundreds of criticisms and suggestions received from critics, friendly as well as otherwise disposed.

Says Mr. Fillebrown, "From correspondents and other friends, indeed, so great assistance has been derived that the 'Catechism' has really become the joint product of scores of collaborators."

"Single tax is not a subject that permits of sensational treatment," says the author again; "it requires patient attention and thought. But no subject more richly repays careful study, and there is none more important and better deserving serious consideration by good citizens. Through maladjustment of the burdens of taxation the country is today oppressing the toilers with unjust exactions, burdening and restraining business enterprise, and diverting into the coffers of a privileged few the 'golden stream' of ground rent which of right should be the heritage of all." The Catechism* follows:

1 Q. What is meant by the Single Tax?

A. The gradual imposition of all taxes upon the value of land, exclusive of improvements, thereby eventually abolishing all other taxes.

2 Q. What is the ethical basis of the Single Tax?

A. The common right of all citizens to profit by site values of land which are a creation of the community.

3 Q. Does it mean the nationalization of land?

A. No; it means, rather, the socialization of economic rent.

4 Q. Then it does not mean the abolition of private property in land?

A. No; it simply proposes to divert an increasing share of ground rent into the public treasury.

5 Q. Does the common right to rent involve common ownership of land?

A. Not in the least. When the rent is appropriated by the community for common purposes, individual ownership of land could and should continue. Such ownership would carry all the present rights of the land owner to use, control,

and dispose of land, so that nothing like common ownership of land would be necessary.

6 Q. What is meant by economic rent?

A. Gross ground rent—the annual site value of land, i. e., what land is worth annually for use—what the land does or would command for use per annum if offered in open market.

7 Q. What is the distinction between the taxation of land and the taxation of rent?

A. Taxing land means, in the ordinary use of the words, to tax the land upon its capital value, or selling value, at a given rate per \$100 or \$1,000 of that value. Taxing rent means taxing the annual value, or ground rent, at a given percentage of that rent.

8 Q. What is meant by the right of property?

A. As to the grain a man raises, or the house that he builds, it means ownership full and complete. As to land, it means legal title, tenure, "estate in land," perpetual right of exclusive possession, a right not absolute, but superior to that of any other man.

9 Q. What is meant by the right of possession?

A. As to land, if permanent and exclusive, as on perpetual lease, it means the right to "buy and sell, bequeath and devise," to "give, grant, bargain, sell and convey" together with the rights and privileges thereto pertaining, in short, the same definition for POSSESSION that the law applies to PROPERTY.

10 Q. What should be the limit of revenue under the Single Tax?

A. The same as under any other system of taxation, the cost of government economically administered.

11 Q. What is meant by land value?

A. Land value, in its usual sense, means the selling or market value of land—its net value to the purchaser—the value supposed to be adopted by the assessors as the basis of taxation.

12 Q. Does this mean the site value or the natural fertility value of land, or both?

A. Chiefly the site value.

13. Q. What is site value?

A. Site value of land is the value of the legal "rights and privileges thereto pertaining," as specified in every deed of land conveyance, the value of proximity to the advantages of industrial, economic, social, political and other activities, an artificial socially created value inseparable from the presence of population; proximity to trade, commerce and communication with the world.

14 Q. You would not say that land is a product of industry?

A. No; but the annual site value of land is a product of the growth and industry of the community.

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- 15 Q. You would not say that the supply of land can be increased?
A. No; but fresh demand is constantly requiring not only an increase in the public equipment of land already in use, but also the constant extension of such equipment to new area.
- 16 Q. Why should buildings and all other improvements and personal property and capital be exempt from taxes?
A. Because, in taxing them the community, instead of appropriating a fund of its own creation, already at hand and doubly sufficient for its own needs, is taking from the individual what belongs to him by the best of all titles, namely, the right of production.
- 17 Q. Why should stocks and bonds be exempt?
A. Stocks, because they are only paper certificates of property, which itself has been taxed once already. Bonds, if legitimate, because a tax on borrowed money is paid after all by the borrower and so becomes an added factor in cost of production, and consequently in the cost of living.
- 18 Q. What is privilege?
A. Strictly defined, "Privilege is a special and exclusive power, conferred by law, on particular persons or classes of persons, and ordinarily in derogation of the common right."
- 19 Q. What is today the popular conception of privilege?
A. That it is the law-given power of one man to profit at another man's expense.
- 20 Q. What are the principal forms of privilege?
A. The appropriation by individuals, or by public service corporations, of the annual site value of land created by the growth and activity of the community without payment for the same. Also, the less important privileges connected with patents and the tariff.
- 21 Q. How may franchises be treated?
A. Franchise privileges may be abated, or gradually abolished by lower rates, or by taxation, or by both, in the interest of the community.
- 22 Q. Why should privilege be especially taxed?
A. Because a tax upon privilege can never be a burden upon industry or commerce, nor can it ever operate to reduce the wages of labor or increase prices to the consumer.
- 23 Q. How are landlords privileged?
A. Because, in so far as their land tax is an "old" tax, it is a burdenless tax, and because their buildings' tax is shifted upon their tenants; most landlords who own and let both land and tenement houses and business blocks thereon avoid all share in the tax burden.
- 24 Q. How does privilege affect the distribution of wealth?
A. Wealth as produced is now distributed substantially in but two channels, privilege and wages. The abolition of privilege would leave but the one proper channel, viz.: wages of capital, hand, and brain.
- 25 Q. What is meant by an "old tax" or a "new tax"?
A. By the term "old tax" is intended the tax in force at last change of ownership; by a "new tax," one imposed since then.
- 26 Q. How would the Single Tax increase wages?
A. By gradually transferring to wages that portion of the current wealth that now flows to privilege. In other words, it would widen the channel of wages by enlarging opportunities for labor, and by increasing the purchasing power of nominal wages through reduction of prices. On the other hand, it would narrow the channel of privilege by making the man who has a privilege pay for it what it is worth.
- 27 Q. How much ultimately may wages be thus increased?
A. Fifty per cent would be a low estimate.
- 28 Q. But what are "fair" prices and "fair" wages?
A. Prices unenhanced by privilege, and wages undiminished by taxation.
- 29 Q. Why should land be singled out to bear the bulk of the burden of taxation?
A. Because in the private appropriation of the annual site value of land is found the bulk of privilege.
- 30 Q. How much does this particular form of privilege amount to?
A. It amounts for 1912 in Boston and New York to upwards of fifty million and two hundred million dollars respectively.
- 31 Q. In what other respects is land a better subject for taxation than everything else?
A. Land has three generic peculiarities by which it differs radically from everything else.
- 32 Q. What is its first generic peculiarity?
A. It is that the site value of land is a creation of the community—a public or social value.
- 33 Q. What is its second generic peculiarity?
A. It is that no tax, new or old, on the site value of land can be recovered from the tenant or user by raising his rent.
- 34 Q. What is its third generic peculiarity?
A. It is that the selling value of land, reduced as it is by the capitalized tax that is imposed upon it, is an untaxed value. Whatever lowers the income from land lowers proportionately its selling price, so that whether the established tax upon it has been light or heavy, it is no burden

upon the new purchaser, who buys it at its net value and thus escapes all part in the tax burden which he should in justice share with those who now bear it all.

- 35 Q. Is not land peculiar also in that it is a gift of the Creator, and not a product of labor?
A. Yes, that is true of land itself, but not of the value of land.
- 36 Q. What is meant by a capitalized tax?
A. It is a sum, the interest of which would pay the tax.
- 37 Q. Why would the Single Tax be an improvement upon present systems of taxation?
A. Because the taking for public uses of that value which justly belongs to the public would relieve all workers and capitalists of those taxes by which they are now unjustly burdened, and would make unprofitable the holding of land idle.
- 38 Q. Should not all people pay taxes for the protection of their property?
A. Yes, and that is what they are doing when they pay their ground rent. To tax them again, as is now done, is double taxation.
- 39 Q. Do all people, then, pay ground rent?
A. Yes, in proportion as they are users of land.
- 40 Q. Why, on similar lots of land, should one man with a \$10,000 building be taxed as much as another with a \$100,000 building?
A. Because the cost to the city, for public equipment and public service, is substantially the same in both cases.
- 41 Q. Would it not be confiscation so to increase the tax on land?
A. What would be "confiscated"? No land would be taken, no right of occupancy, or use, or improvement, or sale, or devise; nothing would be taken that is conveyed or guaranteed by the title deed.
- 42 Q. But would it not be an injustice to the land owner?
A. If it be an injustice to tax hard-earned incomes (wages) to maintain an unearned income (economic rent) that bears no tax burden, how can it be an injustice to stop doing so?
There can be no injustice in taking for the benefit of the community the value that is created by the community.
- 43 Q. What is the lesson of the inevitable "capitalization of the land tax"?
A. It is that an unfair discrimination in favor of the land owner can never be overcome until all taxes are paid out of ground rent; then all men will enjoy total exemption equally with the land owner.
- 44 Q. How could the land owner escape the alleged burden of an increase in his land tax?
A. Simply by assuming the legitimate
- role of a model landlord, by putting his land to suitable use, in providing for tenants at lowest possible price the best accommodations and facilities appropriate to the situation that money can buy.
- 45 Q. Does not a land tax increase house rent or store rent?
A. The landlord, as a rule, exacts the full ground rent for the use of his land. To take half or all of this annual site value in taxation could not make land worth any more for use.
- 46 Q. In old cities, is not nearly all the land in use?
A. About one-half the area of New York and Chicago is classed by the assessors as vacant. In Boston the proportion is: Occupied, 42 per cent; vacant, 46 per cent; marsh, 12 per cent.
- 47 Q. How would the Single Tax affect the farmer?
A. It would greatly reduce his taxes. His buildings, stock and crops would be exempt. His land is at present assessed at nearly twice its proper unimproved value, while town and city land is often valued at less than one-half its actual value, thus subjecting him to a more than four-fold disadvantage.
- 48 Q. What relief could it bring to strictly agricultural towns, where the unimproved land values are very small?
A. However poor the town or heavy the taxes, it would at least tend to equalize their present tax burden. The assessed valuation of land in the three smallest towns of Massachusetts, Alford, Holland, and Peru, is \$282,335, or more than three times that of the buildings. Allowing one-half of the assessed valuation of land to be improvement value, the unimproved basis for taxation would be \$141,168, or 60 per cent more than the buildings. Thus an apportionment according to unimproved land values, increasing ever so slowly, would seem to be fairer than one according to improvements, which require constant renewal.
- 49 Q. How would the Single Tax affect the tenant?
A. It would neither increase nor decrease his "land" rent. It would reduce his "house" rent by the amount of the "house" tax.
- 50 Q. How would it affect the man who owns the house he lives in?
A. In nearly every case it would reduce his taxes. Roughly speaking, his taxes will be less or greater in proportion as his house is worth more or less than his land. He has usually not less than \$2,000 worth of house on \$1,000 worth of land, while the average downtown landlord frequently has no more than \$300 worth of building on \$1,000 of land, so that the two are now taxed in the proportion of \$3,000 to

\$1,300. Under the single tax they would, on each \$1,000 worth of land, be taxed equally.

- 51 Q. Would the Single Tax yield sufficient revenue for all government purposes, local, state and national?

A. Careful estimates indicate that all present taxes amount to not much more than one-half the annual site value of the land.

- 52 Q. How could the Single Tax be put into operation?

A. By gradually transferring to land all taxes not already on it.

- 53 Q. How might such a plan be worked out?

A. If fifty cents per thousand should be deducted yearly for thirty years from the rate on all property other than land, the reduction would finally amount to \$15 per thousand, and it would then be practically exempt from all taxation.

- 54 Q. But how could it be worked out in case of the land?

A. Recognizing that a right thing may be done in a wrong way, it is insisted that a right way ought to be found to do a thing that ought to be done. THE FOL-

LOWING IS PRESENTED AS A NATURAL AND CONVENIENT UNIT OF CALCULATION. To be exact: An average of about 20 per cent. of the gross ground rent of land is now taken in taxation, as for instance, in Boston. If an additional 1 per cent. should be taken each year for thirty years, it would amount at the end of that period to 30 per cent., which, added to 20 per cent., would make 50 per cent., or one-half, which is about the average proportion that present taxes levied on all property bear to gross ground rent. Meantime few land owners would feel the change, much less be prejudiced by it. This plan may be varied to suit any situation. If 2 per cent, instead of 1 per cent, additional should be taken each year, the total tax at the end of twenty years would be 60 per cent, or at the end of thirty years, 80 per cent of the total ground rent. Whether the assessment be made upon the rent or upon the capital value is only a matter of form. For the first ten or fifteen years there could be small inconvenience in continuing the present basis of the capital value.

THE CITY CHOIR

I WENT to hear the city choir:

The summer night was still.

I heard the music mount the spire,

They sang: "He'll take the pil—"

"I'm on! I'm on!" the tenor cried;

And looked into my face;

"My journey home, My journey home,"

Was bellowed by the bass.

"It is for the—It is for the—"

Shrieked the soprano shrill.

I knew not why they looked at me,

And yelled "He'll take the pil—"

Then clutching wildly at my breast,

Oh, heaven! My heart stood still:

"Yes, yes," I cried, "If that is best,

Ye powers! I'll take the pil—"

As I, half fainting, reached the door,

And saw the starry dome,

I heard them sing: "When life is o'er

He'll take the pilgrim home."

—"Songs of Cy Warman."

Life Insurance in the Middle West

By J. N. KINS

AMONG the many evolutions that have taken place in financial and industrial affairs in this country during the past decade, nothing is of more interest than the changes which the life insurance policies have undergone.

The life insurance policy issued fifty, or even twenty years ago, was a very different instrument to that issued today.

The sum insured was payable sixty or ninety days after proof of death. Today it is payable immediately.

Death by suicide, or in consequence of violation of law voided the policy. Today the first restriction does not apply for a longer period than two years, and the second does not apply at all.

Change of occupation to any involving hazard, such as marine or railroad service, military or naval service, voided the policy. Today change of occupation does not vitiate the policy.

Travel or residence, even within many parts of the United States, without permit, voided the policy. Today the policy is worldwide.

If premiums were not paid on or before due date, the policy lapsed immediately, and very rarely was any surrender value allowed. Today the contract gives a month's grace, and

in event of lapse, some specified form of value is allowed.

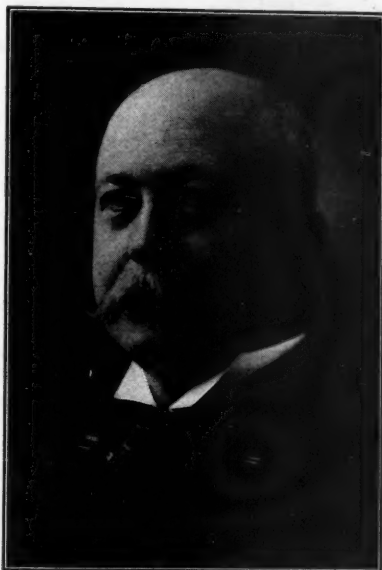
Guaranteed surrender values were then unknown. Today liberal values are guaranteed in various forms, at least one of them being automatic.

A misstatement of a trifling fact in the application or medical report was frequently made cause for voiding the policy. Today no misstatement can be used except within the first year or two after the issue of the policy, and even provable fraud in obtaining the policy would not give the company ground for contesting payment after the date when the policy, by its terms, becomes incontestable.

The old policies never contemplated granting loans on the security of the reserve. Now all policies contain stipulated loan values available at any time at moderate rate of interest on security of the policy only, and can be repaid at the convenience of the borrower.

This is not a complete list of all differences, but it is sufficient to show the important changes that have taken place within a comparatively short time.

The business of insurance in all its forms is the outgrowth of time and the demands and requirements of the public. In its vary-



O. R. LOOKER
President of the Michigan Mutual Life Insurance Company

ing forms it extends into almost every branch of business and all the relations of life, and is applied to all the hazards of business, where a basis of risk and compensation can be estimated. In all the stages of human existence, from the cradle to the grave, it asserts an interest and offers succor and aid. In the business enterprises, whether by land or sea, in the possessions of men from the cottage to the mansion, in his undertakings involving every chance, misfortune,

ures of the law, and are precisely what the incorporating act has made them, and privileges can only be exercised in a manner which that act authorizes. In other words, the state prescribes the purposes of a corporation and the means of executing those purposes. This is particularly true of a domestic corporation and has an application to all foreign corporations.

Foreign corporations do not come into the state as a matter of legal right, but only by comity; and they are subject to the same rules and restrictions as corporations formed within the states.

During a recent visit to Detroit, I was much impressed with the conservatism and solidity of Michigan's old company—the Michigan Mutual Life Insurance Company. It is not one of the largest companies, to be sure, but its business is on a much better basis than many of the larger life insurance concerns, and it is doubtful if any company is better able to meet every obligation to its policyholders. For nearly half a century it has stood in the front rank of Michigan's prominent institutions. Its history is not clouded in any degree by acts of dishonor, nor has it ever been truthfully charged with a violation of the obligation of a contract. It has contested a few claims, it is true; but in every case the fraud was so apparent that it could not submit without a loss of dignity.

The Michigan Mutual Life Insurance Company was conceived before the days when men made fortunes in promoting life insurance companies. In the organization of this company there were no oily-tongued promoters, who, when their objects were complete, left the local citizens to hold the bag. It was formed upon strict business principles, modest it is true, but which have since weathered the storms that have wrecked insurance companies by the scores.

The names of men actively associated with this institution have been names of national distinction. Its first president was Honorable John J. Bagley, who was subsequently elected governor of Michigan. Then came Jacob S. Farrand, well known in business circles, who filled the office for twenty-one years. Upon the



A. F. MOORE
Secretary of the Michigan Mutual Life Insurance
Company of Detroit

or act of God, it demands admission and promises indemnity, reward, or gain. It poses as the faithful and zealous trustee of his earnings and savings, and promises the widow and orphan a guarantee against misery and want. It intercedes between principal and agent, master and servant, contractor and owner, and insures against loss from almost every cause. It is a public necessity that deals in its own credit for a cash consideration from the assured, and is stamped with public interest and approval.

The business of insurance is usually conducted by corporations that are creat-

death of Mr. Farrand, William A. Butler, one of Michigan's leading bankers, was elected. He, too, held the office until his death. Mr. Butler was succeeded by Honorable Thomas W. Palmer, ex-United States Senator and Minister to Spain. When Mr. Palmer was elected president of the World's Columbian Exposition at Chicago, he retired from active work in the company and was succeeded as president by Mr. O. R. Looker, who has successfully filled the office for the past nineteen years. Mr. Looker's rise to the important office of president was the result of energy, perseverance and intelligent application. It is an object lesson to young men, who oftentimes imagine that influence rather than merit dominates in matters of personal advancement. Mr. Looker began his duties with the company in the capacity of a humble young clerk, with a very meager salary. His indomitable will and devotion to his duties soon came to the notice of the men who own the company, and he was advanced step by step until he became assistant secretary, later secretary, then manager, and finally as a crowning tribute to his endeavor he was chosen president.

In the beginning of the company its entire force consisted of three persons. Today the company owns and wholly occupies an imposing building in the city of Detroit, and more than fifty persons are employed in the home office. The location of this office building is replete in fascinating history. It marks the site of one of the gateways of old Fort Detroit. The original stockade was known as Fort Pontchartrain, and was erected when the city was founded, in 1701. Through the gateway, located on this spot, Pontiac, the Ottawa chief, with a band of Indians, passed on May 7, 1763, intending to murder the garrison. These plans, however, were known to the British and he was defeated. This gave the English the supremacy of that region until the close of the Revolutionary War. A bronze tablet commemorating the event was dedicated by the Society of Colonial Wars and the Society of the Sons of American Revolution, and occupies a conspicuous position in the front wall of the insurance company building.

The Michigan Mutual Life Insurance Company was organized in 1867. It is incorporated under the laws of Michigan, the original intention being to transact the business of life insurance in that state. This policy was adhered to until 1870, when it decided to seek business in other fields, and in the course of a few years it was vigorously represented in twenty-one states.

It has a paid-up capital of \$250,000, besides maintaining in the custody of the



CLARENCE L. AYRES
President of the Northern Assurance Company of
Michigan, Detroit, Michigan

state treasurer a deposit of \$100,000, which the state requires as security for its policy-holders. This deposit cannot be withdrawn while a policy of the company remains in force.

In its early days the company occupied a small rented room, and in this modest home office it laid the plans for an honorable career which was to win distinction.

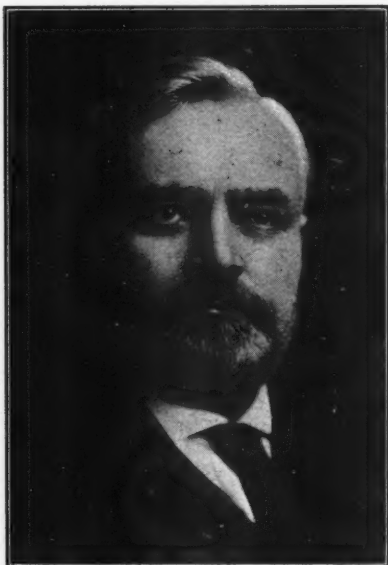
Life insurance in Michigan is as near perfect as in any state in the Union. Much credit is due to ex-Insurance Commissioner Barry for his untiring efforts to raise the standard of life insurance and to secure the enactment of laws that will fully pro-

tect the insured, while they work no hardship upon any honorable company. A policy cannot be issued in Michigan unless it contains:

A provision that all premiums shall be payable in advance.

A provision for grace of one month for the payment of every premium after the first year.

A provision that the policy shall constitute the entire contract between the parties and shall be incontestable after



JUDGE FRED H. ALDRICH
General Counsel of the Northern Assurance Company

two years from its date, except for non-payment of the premium and violation of the conditions of the policy relating to naval and military service in time of war.

A provision that all statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, and that no such statement shall avoid the policy unless it is contained in a written application and a copy of such application shall be indorsed upon or attached to the policy when issued.

A provision that if the age of insured has been understated, the amount payable

under the policy shall be such as the premium would have purchased at the correct age.

A provision that the policy shall participate in the surplus of the company, and beginning not later than the end of the fifth policy year, the company must determine the divisible surplus accruing to the policy. And the owner shall have the right to receive the dividend arising from such participation in cash. This provision is not required in non-participating policies.

A provision that after three full-year premiums have been paid, the company shall advance, on proper assignment of the policy, a loan according to certain specified conditions.

Whenever the insurance commissioner of Michigan shall have reason to suspect the correctness of an annual statement, or that the affairs of the company are in an unsound condition, he must cause an examination to be made into the books, papers, and securities of the company. If, in his opinion, the condition of the company is such as to render it improper that it should continue to issue policies in Michigan, he has the power to revoke the license of the company. And if a company shall make any false statement which fraudulently conceals the real facts, its license may be revoked.

The law requires that each company doing business in Michigan must prepare, in the month of January each year, a statement to the commissioner showing: the number of policies issued during the year, the amount of insurance affected thereby; the amount of premiums received during the year and what portion thereof was within the state of Michigan; the amount of interests and other receipts and each item must be specified; the amount of losses paid during the year and the amount claimed which remains unpaid, and what portion is disputed and the grounds of dispute.

Then there are questions to be answered regarding the salaries paid by officers, the number of policies in force, the amount of liabilities on these risks and a number of other important questions regarding the financial conditions and business methods of the company.

It may be truly stated that the best

features of insurance laws of all the states are embraced in the laws of Michigan.

The officers of the Michigan Mutual Life Insurance Company have at all times urged the adoption of laws that were consistent with modern insurance practice, and they had much to do with the formation of the excellent laws which govern insurance in the State of Michigan. This company is abreast of any insurance concern in the world in the issuance of all approved forms of life insurance contracts. It has always preferred to be a leader rather than a follower in anything that best serves the interests of the insuring public. It was the first company in the United States to indorse cash-surrender values upon insurance policies, and it has also been the pioneer in other important features which benefit the insured.

The Michigan Mutual issues only non-participating policies. In these policies all results are guaranteed. There are no speculative or disappointing estimates. Fifty years' progress and experience with all the features connected with life insurance have shown this to be the only sensible policy. These policies are issued at a premium based on the actual cost of the insurance, at the attained age of the person applying. The difference between the rate of such premiums and that of the participating rate is a better dividend than most of the mutual companies pay, and is a dividend the insured retains from the beginning. He has it in cash and does not have to rely on estimates or an indefinite proposition of futures from the company to ascertain what his return should be for his investment.

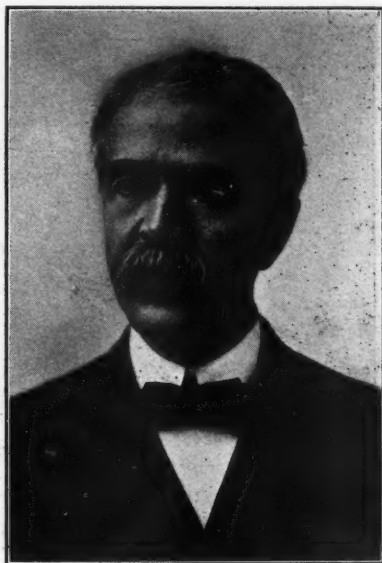
All the important officials of the Michigan Mutual have spent the best part of their lives with the company. President Looker joined the company in 1871; G. W. Sanders, actuary, in 1877; A. F. Moore, secretary, in 1891; T. E. McDonough, assistant secretary, in 1893, and T. F. Giddings, superintendent of agencies, in 1897.

THE NORTHERN ASSURANCE COMPANY

The life insurance companies which have been organized during the past ten years must rely almost entirely upon the integrity of their officers and their knowl-

edge of insurance to attain success. If a company has good home endorsement; if its officials are recognized as men of integrity and honor, this local confidence is an asset of great value. In studying the organization of the Detroit companies, nothing is more noticeable than the general endorsement given one of the younger companies—The Northern Assurance Company of Michigan—by the business men of that city.

The Northern Assurance Company was



J. R. WYLIE

President of the Preferred Life Insurance Company

organized under the laws of Michigan and began business October 19, 1907, with \$100,000 capital and \$25,000 surplus paid in. The company is backed by reputable business men of Michigan, and its growth has been highly satisfactory, both in volume and character of business. Clarence L. Ayres, president of the company, has had many years of successful experience as an insurance man, and his plans for building up a big Michigan company are certainly meritorious and worthy of unqualified support. The company has already established a reputation for clean, efficient management, and its business

affairs are conducted in the most economical manner.

The progress of the Northern Assurance Company has been decidedly substantial. It has never indulged in schemes, nor has it sought to build up a business through methods which were open to suspicion. It has not endeavored to obtain distinction through high flights of exaggerated growth, nor has it overlooked the fact that quality of business is of far greater importance than quantity in life insurance practice.

President Ayres was educated in insur-



WILLIAM A. WATTS

Secretary and General Manager, The Preferred Life Insurance Company, Grand Rapids, Mich.

ance under the rigid non-forfeiture laws of Massachusetts, and for a number of years he advocated this doctrine of fair treatment of the policy-holders in their policy contracts. He was, however, unable to reconcile himself to the widely diversified practice of either putting a high burden of "loading" in the initial premiums of the policy-holder, or confiscating a considerable portion of the reserve equity in his policy contract in the nature of an extremely heavy surrender charge off the reserve, as a condition precedent to his drawing his accumulated equity in the contract of insurance. He believes

that these accumulated reserves represent what the law recognizes as a necessity for accomplishing certain ends for the benefit of the policy-holders. These reserves do not belong to the company, as they are recognized as a distinct liability, and hence they should be regarded as belonging to the policy-holders under all changing conditions of good and bad fortune.

Mr. Ayres said that with this principle as the foundation, his next step was to determine upon a surrender charge that would leave outside of its calculation any consideration of profit to the company, and so he inserted in the policy contract a clause fully explaining how these values were arrived at. The surrender charge is discontinued entirely after the fourth policy year and the following clause is inserted in the policy contract: "The assurance value of this policy shall always be the assurance equivalent of the cash value provided for herein." This means that every dollar of accumulated cash value, under every policy contract of the Northern Assurance Company, shall be applied to the purchase of its full equivalent of extended or paid-up insurance, or other benefits or options of the policy-holder under the contract. In this connection it might be said that the Northern has established a new precedent—that of a non-participating company giving its policy-holders the benefit of a low non-participating initial premium, and also giving them a cash value the first and second year of the policy. All of the Northern's endowment policies provide for a cash and other optional surrender values after one premium has been paid, and all life forms provide for these values after the second premium has been paid.

Right from the beginning, the Northern took an unalterable position against scheme contracts of any nature. This also applied to the methods of promoting the company, each stockholder paying the same price per share, including the directors and officers of the company. No commission was paid for the sale of the capital stock, and the entire organization was conducted without the least semblance of promoters' profits or graft. When it came to applying the principle of "no schemes" to the policy contracts, the following was

inserted in the initial rate-book of the company as a declaration of principle to both policy-holders and agents: "The policies in this Rate Book with all of their varied privileges and benefits, are broad enough in their scope to cover every condition of assurance necessities. Freak, or scheme policies are deceptive in their nature and have no proper place in legitimate underwriting, and the management of this company will not consent to their issue under any circumstances."

The efficiency of the company organization may be illustrated by the fact that the mortality for the first seven months of this year amounted to only \$3,500, due to the well-selected class of business on the company's books. The medical department is presided over by Dr. William J. Stapleton, one of the leading physicians of Detroit.

The legal department is in charge of Judge Fred H. Aldrich, whose opinions regarding the company's legal affairs and business policy have been found, without a single exception, to be correct.

The work of the accounting department is recognized as among the very best in insurance practice. This fact is attested to by the recommendations which have been given by the Michigan Department of Insurance, and as a result, three different life insurance companies have adopted the same system during the present year.

The compensation of the company's officers has been kept uniformly low, and everyone connected with the company, both in the office and the field, is seriously and enthusiastically in the life insurance business. The company has paid a dividend each year on its capital stock and has developed to its present state without the use of subsidiary corporations or other funds. This has been done out of the small margin on flat non-participated rates, and not even guaranteed dividend schemes or other means of swelling the loadings for expense purposes have been employed. The company's management and plans portend a splendid future.

THE PREFERRED LIFE INSURANCE COMPANY

Among the shifting sands of controversy regarding safe and unsafe methods of

organizing life insurance companies, we may, by diligent search, find solid ground. It is possible to find methods of organization where the promoter and professional stock salesman are unknown, and where every cent contributed by the organizers goes into the treasury. In these days of high financial methods when the promoters and stock salesmen are often the only winners in the corporation game, it is a refreshing sight to see a body of men band themselves together to sell life insur-



CHAS. P. WICKHAM
President of the Citizens Union Life Insurance
Company, Cleveland

ance to their neighbors and friends at actual cost and when they contribute their money for such purposes, knowing that at best they can eventually expect but ordinary interest on their investment, and also realizing that several years must elapse before their company can possibly be on a dividend-paying basis. When the Preferred Life Insurance Company was organized at Grand Rapids, Michigan, late in 1909, the men who enrolled as stockholders joined the organization with these facts well understood. This company is the result of many years of study and

investigation by W. A. Watts, one of Michigan's bankers, who, when a young man, was a life insurance agent. Mr. Watts never lost his interest in the work, and during his spare time kept up his study of the good and bad features of life insurance. There were no life insurance companies in Michigan outside of Detroit, and he concluded to launch a company in the city of Grand Rapids, the western metropolis of the state. With a well-defined plan all worked out, he submitted his scheme to a number of the leading financiers and solicited their co-operation.

Mr. Watts represented to these gentlemen that a company could be organized and managed by representative citizens, the foundation of such a company being based on the reputation for honor and integrity which the organizers enjoyed. In order to interest men who could stand the required test, Mr. Watts found it first necessary to obtain their confidence. He was willing, he said, to undertake the work of organization and sale of stock without expense—there should be no promoter's profits and no commissions to stock salesmen. This sounded all right, and a number of the best business men of Grand Rapids and other Michigan cities joined in the movement. The stock was not peddled around in a haphazard manner; it was only offered the class of men who had been selected, and when the company was ready to begin business, every cent contributed by the stockholders was in the treasury, and the company was enabled to start on its journey without the handicap of having a portion of its funds dissipated by useless organization expenses.

The first meeting of the stockholders was held December 1, 1909, and as soon as equipment could be secured, the company began to write insurance. This was in February, 1910. It started out under the management of a board of directors consisting of twenty-five of the leading business men of Grand Rapids and vicinity. Mr. James R. Wylie, president of the Grand Rapids National City Bank, was chosen president of the new company. E. Golden Filer, Manistee; Claude Hamilton, assistant secretary of Michigan Trust Company, and William H. Gay, president

of Berkey & Gay Furniture Company, were elected vice-presidents. Mr. Clay H. Hollister was elected treasurer and William A. Watts secretary and general manager.

A better organization could not have been created, the board of directors and the officers being men of well-known reputation for probity and business success, and the new company flung its colors to the breeze under the most auspicious conditions.

In 1910 the company was engaged in perfecting an agency organization, and it wrote a little over a million dollars insurance during the year.

The splendid character of the business secured may be shown by the fact that ninety per cent of the policy-holders paid their second year's premium. At the end of the second year the company had \$2,300,000 insurance in force, and had not experienced a single death loss. The financial statement of the company at that time showed \$100,000 on deposit with the state as a guarantee fund; a reserve of \$30,000 and an admitted surplus of \$55,000.

The distinguishing feature of the Preferred Life is the fact that it offers to furnish life insurance at actual cost. It writes policy contracts at lowest safe rates according to the experience of the older companies, the same being the so-called non-participating rate. The company has taken an advance step in life insurance contracts, viz., if it finds that there has been an overcharge at the non-participating rate, the overcharge will be returned to the policy-holder in the way of annual dividends, this giving a participating policy at non-participating rates. The officials of the company state that this class of policy not only protects the families of its policy-holders, but works advantageously to the pocketbook of the insured.

This method of writing insurance would not be considered by the men who control most of the life insurance companies of this country, for the reason that under such a plan it is useless to look for large returns on stock investments, but in the case of the Grand Rapids Company the dividends to stockholders do not enter

into the problem as much as does the desire on the part of the men who control the company to furnish the citizens of Western Michigan with insurance at actual cost, and at the same time to build up a financial institution which will be of material benefit in the development of that section of the state.

The statistics of the insurance department show that the people of Michigan are sending approximately thirteen million dollars in life insurance premiums each year to the old line companies of other states. The management of the Preferred Life Insurance Company, realizing the fact that there is no mystery in the life insurance business, and unable to see the wisdom of continuing this drain upon the state, desire that these insurance accumulations shall be employed in building up the resources of the communities that furnish these enormous accumulations. The company's policy is to invest its funds largely in the state of Michigan, and especially in real estate first mortgages.

The directors of the company take an active interest in the growth of their organization. They keep in close touch with the affairs of the company by attending board meetings and contributing to the success of the institution without any compensation for their services.

I was much impressed with the general interest taken by the people of Grand Rapids in their new insurance company. Everybody asserts that the company was organized upon the most conservative and careful basis, and many of the leading citizens are showing their spirit of patriotic recognition by taking out policies in the company. It is safe to say that seldom does an institution of this character start on its career under more auspicious conditions.

A NEW CLEVELAND COMPANY—THE CITIZENS UNION LIFE INSURANCE COMPANY

Before buying stock in a new life insurance company, or taking one of its policies, prudence suggests that a thorough investigation be made into the methods of starting the new company on its career. The company should be organized, not as a stock-selling proposition, but as a legiti-

mate undertaking to engage in the life insurance business. There is a vast difference between a promotion enterprise and a meritorious organization. One is launched for the purpose of making money out of stock sales, while the other is started on its career by reputable business men, who state frankly that stockholders cannot expect dividends until the business is firmly established. How long this will take depends, to a large extent, upon the ability of the management; but it has been shown a great many times that men of large insurance experience are best fitted for the work.

That Cleveland is a very inviting field for a new life insurance corporation may be understood when it is shown that it is the sixth city in the United States, and yet it has but one life insurance company, and that one of the smallest in the country. Indianapolis, with a population of 233,650, has nine companies, while Toronto, with a population of 208,040, has thirteen companies. Cleveland's population exceeds 600,000 and yet it has but one small concern. Hence a legitimate undertaking of this nature should prove a good investment.

This condition of affairs and the possibilities for success were foreseen by C. P. Wickham, Jr., when he organized The Citizens' Union Life Insurance Company. Mr. Wickham is familiar with the Ohio situation, and has been in the life insurance business for thirty years. He believes that an honorable business career is an asset which can be capitalized in an undertaking of this nature, and with this requisite as a foundation to build upon, he laid his plans before a number of reputable business and professional men of Ohio. There were not lacking men of means and well-known integrity who were willing to join Mr. Wickham in the venture. They were willing to trust him; and his plan of organization received their hearty endorsement and support. It was not a game played by a promoter. It was a company organized and designed to be a fitting tribute to its founders and the ideal of a lifetime of a man thoroughly versed in insurance practice.

Mr. Wickham did not know how to work the promotion game; in fact, he

did not care to know. His sole aim was to launch a company that could sail the financial waters peacefully and not be disturbed by every gust of unfavorable wind that blows. He saw that the organizers of such institutions must possess three qualifications. First, they must be men who could take substantial blocks of stock, so that their interest in the company would be large enough to command their attention and invite their co-operation. Second, these men must have records which were absolutely clean, and, thirdly, they must be men of courage who will realize that the early days of the company will be attended by more or less disappointments.

Every man connected with the organization of the Citizens Union Life Insurance Company, including Mr. Wickham, paid the gross price of the stock, and no commission was allowed for anyone. The par value of the stock is \$10. It was first sold at \$20, and later the price was advanced to \$25, and the great bulk is now being sold by men who expect to identify themselves with the company as agents in their respective communities. The plan is to make every stockholder, whenever possible, a worker, and in this manner a strong, energetic organization is being built up.

The money received from the sale of stock is being invested in pursuance of a

plan prescribed by the state insurance department. About half the stock has been sold, and the balance will be disposed of within the next few months, when the company will begin to write insurance. The Ohio Standard policies, both participating and non-participating, will be written, as well as health and accident insurance.

Mr. Wickham's insurance experience began thirty years ago when he represented the Mutual Reserve Association of New York. Later he was with the Home Life of New York, The Massachusetts Mutual, The Manhattan, The Security Mutual and the Minnesota Mutual.

He is the only person connected with the new organization who is drawing a salary, and that a very small one. The attorney and treasurer are serving without pay and will continue to do so until the company is organized to write insurance.

It is interesting to note that in 1910 Ohio's life insurance totalled the sum of \$152,425,247, of which sum \$135,990,331 went to companies outside of the state. The organization of strong local companies will tend to keep a part of this money at home, where it may be invested in local development.

The directors of the Citizens' Union Life Insurance Company are all men of integrity, and a prosperous career for the new company can be safely predicted.



Books of the Month



PROFESSOR VAN DYKE, in "The Spirit of America"* has given the scholar, statesman and studious reading public a work which is not only accurate in its statement of facts, and exquisitely analytical in their application, but broad, generous and optimistic in the conclusions drawn therefrom. He points out that even as the thirteen original colonies, settled by diverse and often antagonistic races and factions, were nevertheless one in their basic law of liberty, order and independence, so today the immense admixture of new races has not weakened or ignored "The Spirit of America" in material degree.



HENRY VAN DYKE
No writer is better able to handle the theme of "The Spirit of America"

BY the increasing inadequacy of the national banking system, the necessity of a new system of "Banking Reform"† has long been accentuated.

The gold reserves, which are seldom used to redeem the bills most commonly in circulation, and which cannot be banked in large sums at their face value, but are taken in and paid out by weight, are so rigidly held in reserve that even the immense production of the last decade has had little or no effect on the money market. These and other conditions have served notice that the acceptance of the gold standard has been less general and beneficial than was generally hoped for in '96.

*"The Spirit of America." By Henry Van Dyke. New York: The Macmillan Company. Price \$0.50 net.

†"Banking Reform." By Professor J. Lawrence Laughlin. Chicago: National Citizens' League. Price \$2.50 net.

While in other countries a more universal extension of credit to small merchants and manufacturers is noticeable, the tendency in America is towards an extension of heavy credits to great corporations; lower interest to depositors, and the encouragement of stock gambling and promotive investment. These and other features of existing conditions are very comprehensively discussed by Professor J. Lawrence Laughlin, who holds the chair of political economy at the University of Chicago.

* * *

IN an age wherein the poet has been largely eliminated as a material factor in literature, and verse is generally prized by publishers as convenient and more or less ornamental "fillers" for the broken pages of magazines and newspapers, one usually looks upon an epic poem with something like the combined admiration and pity with which the Roman spectators in the Coliseum beheld the parade of the gladiators and heard their reigning greeting to the emperor, "Ave Caesar! Morituri te salutant."

For epics, however noble in conception, scholarly in construction, instructive in matter, and musical in rhythm are *caviar* to the multitude. Mr. Frederick Henry Denman in "From Babel to Brotherhood"* has composed an epic which traces the dealings of God with man from the era

*"From Babel to Brotherhood." By Frederick Henry Denman. New York: The Thwing Company.

of the Noachian deluge to the present day with a close adherence to biblical and profane history and a scholarly rationale of cause and effect worthy of close attention and closer investigation.

The re-peopling of the world after the flood, the building of the tower of Babel and the division into nations and tribes that scattered a great and homogeneous race, the rise and fall of nations, conquerors, and religions; the coming of the

some useful way of living. Great delicacy is necessary in handling the dear maid, too, for she will neither be led nor driven, but must perforce do things of her own volition. Set up in housekeeping by Cousin Sara, and left to her own devices by an engaged housekeeper who fails to appear at the stated time, Marie Rose attempts to help herself. Endeavoring to dispose of an eggshell, she accidentally makes the acquaintance of the young man in the opposite apartment—a young man of much energy and varied talents. He attempts to help her out, and through this intimate association they learn to appreciate each other. But they finally go their separate ways, she to Jamaica



SPOILED AND PETTED MARIE ROSE

Takes a lesson in dishwashing from the young man in the opposite flat. One of the amusing situations in "Pleasures and Palaces"

Christ and the fortunes of the Church, based on this existence and the results of the Christian Era in discovery, civilization, the growth of civil and religious liberty form the theme of his muse.

* * *

DESIRE for constant amusement and travel and disinclination to do anything for herself, almost wreck the life of the heroine in "Pleasures and Palaces."* She is taken in hand, however, by a sensible elderly cousin who feels obliged, in obedience to the last request of Marie Rose's dead father, to steer the girl into



MARIE ROSE REFUSES TO BELIEVE

That life is a serious problem—From "Pleasures and Palaces"

with some pleasure-loving friends, and he to his mines out West. Just how Marie almost marries an indolent pleasure-seeker but somehow is saved by remembrance of her Western hero; how she finally whirls back to her little New York flat, sets out to learn all about housekeeping and surprises her old friend with her knowledge is entertainingly unfolded by the author.

* * *

DURING the last quarter of a century the constructive and reformative legislation of the State of Wisconsin has been

*"Pleasures and Palaces." By Juliet Wilbor Tompkins. Long Island City: Doubleday, Page & Co. Price \$1.20.

both bitterly assailed and enthusiastically praised by a host of interested resident and non-resident investigators. Mr. Charles McCarthy, Chief of the Wisconsin Legislative Reference Department for the last ten years, has attempted in all due fairness to show what has been really attempted and done in Wisconsin to benefit the mass of her citizens and to secure justice and equity in all the relations of life.

He gives with interesting details the main features of "The Wisconsin Idea,"* which seems to be founded on the finding of the regents of the University of Wisconsin, when in 1893 they acquitted Richard T. Ely, Professor of Economics, of the charge of being a Socialist. They said:

"In all lines of investigation the investigator should be absolutely free to follow the paths of truth wherever they may lead, and whatever may be the limitations which trammel inquiry elsewhere. We believe the great State of Wisconsin should ever encourage that continued and fearless sifting and wise investigation by which alone the truth can be found."

The book details legislation, covering many pertinent matters.

RENE BAZIN'S latest translated novel, "The Penitent,"† reminds one of the many pictures of sordid, painful, hopeless farm tenancy, hard labor, semi-starvation and poverty-stricken domestic happiness that have inspired Victor Hugo, Zola, Balzac and other French novelists with plots in which one feels nothing to cheer, much to depress, and no suggestion, prophecy or inspiration of better things to come. How Louarn and Donatienne fought hopelessly for six years together to keep their humble roof over three tiny heads and the single cow that was their chief bit of property; how Donatienne was summoned as a wet-nurse to the great city, there to grow beautiful, to sin and distrust her loved ones; how Louarn, evicted from his farm, struggled to care for the children, until paralyzed by an

accident; and how at last mother-love brought Donatienne back to duty, is well told.

* * *

A WIFE and yet not a wife is the problem that confronts Nadine Carson in "His Worldly Goods."* Married to a wealthy paranoiac, she is forced finally to assume charge of her husband's affairs and have him confined in an insane asylum. Carson had married Nadine when she was but a girl in her teens, and



MISS MARGARETTA TUTTLE

A writer whose stories of present-day problems and struggles have gained her a large audience. "His Worldly Goods" is one of her most ambitious books.

her feeling for him was infatuation and not love. Her position becomes intolerable when she does meet the right man, an Episcopal clergyman, who awakens in her all that is good and true. Conditions are utterly disheartening when she learns that she is not really the wife of the wealthy man, as he has another wife still living. Then all works for good, and Nadine finds the love which she believed had been denied her.

*"The Wisconsin Idea." By Charles McCarthy. New York: The Macmillan Company. Price, \$1.25.

†"The Penitent." By Rene Bazin. Philadelphia: J. B. Lippincott Company. Price \$1.25 net.

*"His Worldly Goods." By Margaretta Tuttle. Indianapolis. Bobbs-Merrill Company. Price \$1.25.

CERTAINLY "The Lute of Life"* is a fitting title for the hundreds of pages of poems, "from grave to gay, from sacred to profane," which fill more than three hundred pages with the creations of the generous, loving heart and fertile brain of James Newton Matthews. The book is especially rich in that renaissance of boyhood and home associations which have

merit of poems and of a bard of whom John G. Whittier wrote: "He sings the songs of love and the charms of nature with a sweet felicity."

* * *

EVEN Golden Hair, Cinderella or Little Red Riding Hood of the old fairy tales have not the charm of the sweet little Princess of the Clarides, whom Anatole France has named "Honey Bee".* The story is translated from the French by Mrs. John Lane, and is printed and illustrated in such a manner as will especially appeal to youthful readers. Here is a delightful book for the little boy or girl who enjoys a good fairy tale, and a charming specimen for the grown-up of the style of the great French novelist, Anatole France.

* * *



HONEY BEE, THE LITTLE PRINCESS OF CLARIDES
The heroine of one of Anatole France's most charming fairy stories

WRITTEN in the same breezy, humorous manner as "Paris a la Carte," "Ship Bored"† gives a true-to-life description of a sea voyage, from the rush of the last minute of embarking down to the cry of "Land Ho!" with all the amusing people and incidents in between. Much serio-comic advice is sandwiched in.

* * *

MANY great stories have been written concerning the great problem of intemperance—the predisposition to alcohol, reversion, heredity—

but perhaps nowhere else have those evils been so vividly or nakedly portrayed as in "The Drunkard."‡

Yet this is a truly human story, interestingly and entertainingly told, of two

* "Honey Bee." By Anatole France. New York: John Lane Company. Price, \$1.50.

† "Ship Bored." By Julian Street. New York: John Lane Company.

‡ "The Drunkard." By Guy Thorne. New York: Sturgis & Walton Company. Price \$1.35 net.

made the poems of James Whitcomb Riley household words. To most American readers these poems will be new, for Matthews did not seek notoriety, and it has been the work of men who knew and loved him that has preserved much that would have been forever lost without their tender and sorrowful recognition of the

* "The Lute of Life." By James Newton Matthews. Cincinnati: Horton & Co. Price \$1.50.

men, one from the humbler walks of life, the other gifted with high intellectual attainments, both sons of the same intemperate father, from whom they have inherited the craving for alcohol which brings them both at last to commit the greatest of crimes—murder.

Mr. Thorne has written a powerful book, appealing most strongly to the student of the psychology of the inebriate.

* * *

BJORNSTJERNE BJORNSON'S drama of "Mary, Queen of Scots,"* translated from the Norwegian by Augustus Sahlberg, brings before American readers one of the most interesting, as well as the most terrible and perplexing social, polemical and political problems of Scottish history.

The stern austerity of Knox, the fierce and unsparing cruelty of Ruthven, the weakness and jealousy of Darnley, the relentless intrigues of the Regent Murray, the varying policies of Queen Mary, and the misfortunes that attended her are all portrayed at least with a strong likeness to what historians have generally agreed upon as the true reality of innumerable and conflicting accounts of an unusually stirring and involved period of Scottish history. The book is one which lovers of literature will welcome.

* * *

SOME American Story Tellers† by Frederic Taber Cooper, devotes some three hundred and fifty pages to a critical analysis of the books and methods of Marion Crawford, Robert Herrick, Ellen Glasgow, Robert W. Chambers, Gertrude Atherton, Winston Churchill, Kate Douglas Wiggin, David Graham Phillips, Frank Norris, "O. Henry," Owen Wister, Booth Tarkington, Edith Wharton and Ambrose Bierce, and contains fine portraits and more or less biographical information in each case. The enthusiastic reader of current literature will find in the book much to improve his own methods of critical analysis and to suggest ways of

conveying condemnation of meritorious and "faky" construction and treatment, without exciting a personal quarrel. Generally, however, Mr. Cooper's arrows are tipped with balm, and the excellencies of the writer he is considering are given due commendation.

* * *

PSYCHOLOGY plays no small part in "One of Us,"* the story of a hunchback lad and the influences which make him successively a tramp musician, a jail-



EZRA BRUDNO

An interesting writer of psychological influence. His book, "One of Us," is an intimate, touching story of a life

bird, an expert machinist, a Latin quarter artist. Going minutely into all the details of his feelings and sufferings, he tells the story of his life, and his comments and deductions are as fascinating as the story, if not more so. There is a certain bitter, cynical, almost morbid mood displayed throughout the account, but the crippled boy is a lover of the beautiful, especially of beautiful women, and his simply-told tale is both novel and impressive.

*"Mary, Queen of Scots." By Bjornstjerne Bjornson, translated by Augustus Sahlberg. Chicago: Specialty Syndicate Press. Price \$1.00 net.

†"Some American Story Tellers." By Frederic Taber Cooper. New York: Henry Holt & Co. Price \$1.60 net.

*"One of Us." By Ezra Brudno. Philadelphia: J. B. Lippincott Company.

THERE is an element of similitude between the posthumous book of Vaughan Kester, "The Just and the Unjust,"* and his former success, "The Prodigal Judge." While the plots are entirely different, the atmospheres are essentially the same.

A gambler, John North, is known to be in need of money. At that time a miserly old storekeeper is murdered and a ne'er-do-well hanger-on perjures himself to the extent of swearing that he saw North in the vicinity of the store after the hour the court believed the crime to have been



THE LATE VAUGHAN KESTER

Who died just after the publication of his great success, "The Prodigal Judge." His posthumous book, "The Just and the Unjust," has a similar atmosphere

committed. As a matter of fact, North is guiltless, but with the aid of a chain of circumstantial evidence he is adjudged guilty and sentenced to be hanged.

As the plot unfolds, the son of the judge who presided at the trial of North confesses to the crime on his death-bed. It is by the narrow margin of ten minutes that North's life is saved.

A charming tale of the faithful love of a good woman runs through the story, lending greater interest to the book.

*"The Just and the Unjust." By Vaughan Kester. Indianapolis: The Bobbs-Merrill Company. Price \$1.25.

The story is written in the same pleasing style that made Mr. Kester's former book such a great success.

* * *

NEW editions of popular works keep pace with the political situation.

"Theodore Roosevelt, Citizen,"* Jacob Riis' famous biography, first published in 1904, comes out in a new and neat popular fifty cent edition of four hundred and fifty pages in the blue and gold of the Macmillan Standard Library. As a biographical appreciation of a prominent American this book stands in the first rank of interesting biographies, and has sterling value as a book of reference and historical chronology.

* * *

IT is like drinking great draughts of cold clear water in a desert land to come across a clean, beautiful story of missionary life, labor, peril and adventure and full of human philosophy, love, passion and humor. Such a book is Rachel Capen Schauffer's "The Goodly Fellowship."†

Well written, with a well-balanced plot, natural and pleasing conversation and ideals of true womanly and manly labor, self-sacrifice and devotion to lofty and spiritual ideals, "The Goodly Fellowship" makes an interesting addition to the family library.

* * *

IN this attractive little booklet,‡ fetchingly illustrated by Mae Wilson Preston, Mr. Street declares in his preface that he has taken a friend's warning not to make the publication "guide booky," but entertaining and amusing. In this he has succeeded. There is also some useful information for the would-be seeker after gastronomic happiness in this story of Paris cafes, restaurants and boulevard eating houses. The book is printed and bound in such a manner as to make an appropriate gift for those who contemplate a visit to the French capital.

*"Theodore Roosevelt, Citizen." By Jacob A. Riis. New York: The Macmillan Company. Price, \$1.50 net.

†"The Goodly Fellowship." By Rachel Capen Schauffer. New York: The Macmillan Company. Price \$1.25.

‡"Paris a La Carte." By Julian Street. New York: John Lane Company.



EVER since we first began asking for favorite selections for HEART SONGS eight years ago, there has been a tremendous revival in the old songs and scarcely a musical programme of an orchestra in the restaurants and cabarets or a play is complete without some of the old songs being played. There is something tender and sweet in the remembrance it awakens, and the hold these simple melodies have on the people has baffled the wits of musical critics. It exists like love, life or light, without any reason, and is felt rather than seen. The story of how the old songs through some peculiar chance secured a hold on popular fancy, and maintained it, is most interesting. It explains why the interest increases every month in such a book as HEART SONGS, where twenty-five thousand people have expressed their preference for certain of the old songs. When the people join together in a song there must be unity, and there must be harmony and sentiment in all things that bring people close together. In the coming winter evenings the piano would seem quite incomplete without one of those books containing the old songs which every one can sing when the "regular concert" is over, for there are times when all of us feel like singing (even some who cannot sing) and no emotion so surely guarantees the unity of a neighborhood or nation as the feeling that they can join together in song.

A pathetic romance is usually associated with popular songs, and other curious and accidental incidents lead to the permanent success and popularity of a song.

"The Cricket on the Hearth," written by the man who died at the workhouse, leaped into popularity with the play, "The Old Homestead."

The story of the life of Stephen Foster, who wrote "Old Kentucky Home," "Darling Nelly Gray," "Come Where My Love Lies Dreaming," "Gentle Annie," and "The Old Folks at Home," is that of a composer who peddled his manuscripts among the publishers. He became estranged from his family, living in cheap boarding houses on the Bowery in New York and often going about without a shirt, and his coat collar turned up to hide his lack of linen. His favorite haunt was a Third Avenue grocery and a "groggery" in the rear, and it was here that most of his songs were written. He often sat on a cracker barrel as he wrote, but in his coat pocket he invariably carried a photograph of his wife and in his maudlin moments he would sit on the curb of the pavement looking at the picture and weeping bitterly. He rose one night to get a drink of water and stumbling about in the dark dislodged a wash bowl from its stand, when it fell and broke. In some manner he fell, his neck striking the sharp, jagged side of the bowl. He was taken to the Bellevue Hospital where during the night he passed away.

The verses of "The Rosary," written by Robert Cameron Rogers, who recently died in Santa Barbara, California, caught the eyes of a woman friend of Ethelbert Nevin in a New York newspaper, who urged him to set them to music. Nevin committed the words to memory with his

This Indenture Witnesseth That Francis
 Lamson a minor Son of Nathaniel Lamson of Ipswich
 in the County of Essex ~~County of Essex~~ Put himself & by these Presents
 both Voluntarily and of His own free will & accord by
 the Consent of His Father, put himself Apprentice to Samuel
 Holman of Salem in the County afore said Hatter to learn his art
 Trade or Mystery and with ye said Samuel after the manner of
 an Apprentice His Master to serve from the Date of these
 Presents five years and three months & following Days to be Completed
 & Ended During all which Term of his Apprenticeship his Master
 Faithfully shall keep his Secrets Keep his Lawfull Commands & Obedience
 Every Where & by He shall Do no Damage to his Master nor
 see it to be Done of Others without Letting or giving Notice thereof
 to his said Master he shall not sell his said Masters Goods
 nor Lend them Unlawfully to any he shall not Commit
 fornication nor Contract matrimony without ye Consent of said
 Master or any other Unlawfull Game he shall not play whereby
 his Master may have Damage - With his own Goods nor of Goods
 of others, he shall not Absent himself by Day or by Night
 from his Masters Service Without His Leave nor Hunt, ale
 Houses Taverns, or Play Houses, but in all things behave himself
 as a Faithfull Apprentice ought to do Towards his Master
 During the Term and of said Samuel With Herby Covenant and
 Promise to Teach and Instruct or Cause to be Taught and Instruct
 ed in ye art Trade or Calling of a Hatter by the best way or
 means he may or can If ye said Apprentice be Capable to Learn
 Writing Lodging and Physick Toward the Term and Two Sacks
 of Apparel at ye End of said Term Suitable for such an Appre
 ntitue, and shall Teach or Cause to be Taught ye said Apprentice to
 Write and Cypher sufficient to Keep a Traders Book
 In Testimony Whereof the Parties to these Presents have Hereunto
 Interchangeably Set their Hands and Seals the Twentieth Day of July
 in the fifth year of ye Reigne of our Sovereign Lord George the third
 by ye Grace of God King of Great Brittain Vol. 1. 1765
 Signed sealed and Delivered
 In Presence of

Samuel Holman

Edwards Lamson
 Stephen Cook

This Indenture Witnesseth That Francis
 Lamson a minor Son of Nathan Lamson of the County of Essex
 hath voluntarily and of his own free will and by the
 Consent of His Father put himself Apprentice to Samuel
 Holman of Salem in the County of Essex to learn the
 Trade or Mystery and with a to be bound after a manner of
 an Apprenticeship His Term to be learned for the full Term of Years
 Five years and three months of full and lawful Age as of Law
 he is and during all which Term he had Apprenticeship his Master
 hath fully and truly kept his said Apprentice in his Command
 Every where Obey He shall do as he shall see fit to his Master in
 Sea or in Land without Letting or being hindered
 of to his said Master he shall not sell nor let nor give nor
 nor lend them lawfully to any he shall not commit
 fornication nor contract matrimony with any woman at Law
 due or any other unlawful game he shall not play whereby
 his Master may have Damage to the known good nor to the
 of others he shall not Robbert himself by Day or by Night
 from his Masters Service Without the Leave nor that of
 His Masters to play Houly but on all other Behave himself
 as a Faithful Apprentice ought to be towards his Master
 During the Term and of said Term with a Holy Covenant and
 Promise to Teach and instruct or cause to be taught and instructed
 in the art and Trade of Call ing of a Hatter by the best way or
 means he may so can His said Apprentice be Capable to Learn
 Writing and Copying and Arithmetick and French and Two Sides
 of Apparel at the End of said Term to be able for such an Appre
 ntitice and shall Teach or cause to be taught in an Apprenticeship to
 Write and Copy and sufficient to keep a goodmans Book
 In Testimony whereof the Parties to this Indenture have hereunto
 Interchangeably Set their Hand and Seal the Twentieth Day of July
 in the fifth year of the Reign of our Sovereign Lord George the Third
 by the Grace of God King of Great Britain &c. 1765
 Signed sealed and delivered
 In Presence of us
 Edwards Lamson
 Stephen Cook
 Samuel Holman

REPRODUCTION OF AN OLD-TIME INDENTURE, APPRENTICING FRANCIS LAMSON
 TO SAMUEL HOLMAN, A HATTER

wife. The next day when he came home from his studio in Carnegie Hall he was in high spirits. He sat down at the piano and played the song to his wife and without mentioning a word she at once divined that the majestic mingling of major and minor chords told the story of "The Rosary." There were no changes made; he left it as he played it that night in his exultation, and left to the world one of its most popular songs.

There still lives in Shiocton, Wisconsin, the author of perhaps one of the most popular songs of the day, "Silver Threads Among the Gold." The music was written by H. P. Danks, who was attracted by the verse, and the author was paid the modest sum of three dollars by the composer. He had submitted five pieces for fifteen dollars and Danks selected "Silver Threads Among the Gold." The author, Mr. Eben E. Rexford, with whom NATIONAL and *News-Letter* readers are acquainted through his frequent contributions, has never received any further remuneration for the immense royalties on this popular song, which would have been nothing without the sentiment and words.

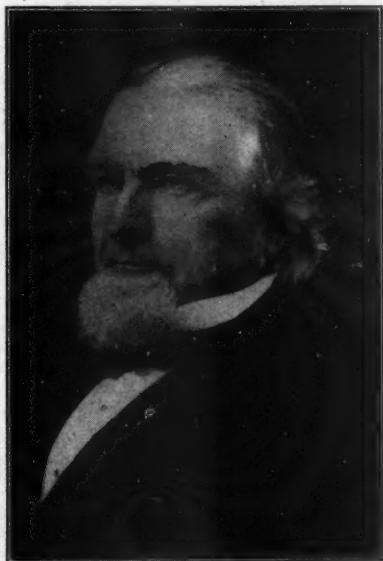
UNTIL early in the last century it was the custom to apprentice boys to tradesmen, merchants, farmers and others for the purpose of learning the trade, mystery or calling of the employer, and to secure for the apprentice home care and instruction in the rudimentary branches of learning. The indenture shown herewith was entered into by Francis Lamson, a minor, with Samuel Holman, a hatter, both of Ipswich, Massachusetts, and is signed only by Holman with two witnesses to his signature, as young Lamson could not make a valid written contract. The naïve, yet sensible and practical promises of this contract were generally honestly and liberally observed, the apprentice in most cases becoming one of the family and not infrequently succeeding the master in his business or becoming a partner, perhaps a son-in-law of his former master.

In the older states the children of the "Christian Indians" were thus indentured, and an "English Bible" and sometimes a

sheep or two or heifer calf were often added to the two suits of "freedom clothes" which were due the apprentice at the close of the term of service.

* * *

FROM all parts of the country come orders for the State of Maine issue of the NATIONAL, published in October. The letters that accompany the requests reveal how much State of Maine men have accomplished and achieved in all parts



GOV. CADWALLADER C. WASHBURN

A Maine man and founder of the famous Washburn-Crosby flour mills in Minneapolis

of the republic and how warmly they respond to the "Back to Maine" sentiment. Many letters have requested us to devote an article to those State of Maine men and women who have achieved national prominence in other states of the Union, as well as those at home, showing that the greatest product of Maine is men and women. We can conceive of no more fitting introduction to such a series than a sketch of Governor Cadwallader C. Washburn, the founder of the famous Washburn-Crosby Mills in Minneapolis.

As early as 1850, Governor Washburn made investments in Minneapolis. He foresaw its wonderful possibilities in its immense water power and in the primeval pine forests that impressed him that here was indeed a fitting arena for the full employment of the abilities and training of his youth and early manhood. He was always interested in Minnesota, and his first flour mill, the nucleus of the great Washburn-Crosby plant of today, was erected in 1870.

True to his State of Maine heritage of practical foresight joined to something very like inspiration almost amounting to prophecy, this mill was to him only the beginning of a great flouring centre to be developed in the middle West. In 1874, the original Washburn "A" mill, by far the largest flour mill ever attempted in the United States, was completed. After the great mill explosion of 1878 the Washburn mills were rebuilt on a much larger and a modern scale, and the co-partnership of Washburn, Crosby & Company, consisting of C. C. Washburn, Wm. H. Dunwoody, John Crosby and C. J. Martin, was formed, beginning business on February 1, 1879. This served but as an overture for the great grain development of the northwest. At this time definite information concerning the use of rollers for cracking wheat in process of milling as employed at Budapest, Hungary, had been secured. The Washburn Mills were the first American concern to introduce and employ the new process for milling hard wheat at Minneapolis. A mill of one hundred and twenty-five barrels capacity with grinding wholly done by rolls was built in the Washburn "C" Mill, later the entire "C" was changed, and the big Washburn "A" was completely fitted with rolls of the latest and best construction.

From that time until the present, with the exception of the introduction in 1883 of Mr. James S. Bell at the time of the death of John Crosby, the retirement of C. C. Washburn and the admission of John Washburn into the firm, the management of the mills has remained the same as when the revolution of making flour in America occurred.

In 1889 the co-partnership of Washburn,

Crosby & Co., was changed to a corporation with a capital stock of \$500,000, which in September, 1899, was increased to \$1,200,000 and the entire milling plant purchased from the C. C. Washburn Flouring Co. Mills from which it had previously been leased by the Washburn-Crosby Company.

To care for the growing business, successive increases in capital stock occurred in 1903, 1907 and 1909, when the capital stock was raised to its present figure, \$6,000,000. In 1898, the Minneapolis Mill was purchased, and in 1899 the Humboldt Mill was also added to the plant. In 1903, the company started the erection of a branch mill at Buffalo, New York, and in 1904 invaded the South with a modern mill at Louisville, Kentucky.

When the firm of the Washburn-Crosby Company took hold of the Washburn Mills, the capacity of the plant was less than 10,000 barrels per day. The actual present capacity of the mills is between 40,000 and 45,000 barrels per day, quite enough to feed a portion of the ninety millions in the United States.

Thus the aggressive and sturdy spirit of the State of Maine found fruition in this marvelous development of the wheat-growing, marketing and milling interests of the Northwest.

John Washburn, still associated as vice-president with the Company, was born at Hallowell, Maine, attended West Broom Seminary and Hallowell Classical Academy, completing his education at Bowdoin College, whose Alma Mater includes the names of many distinguished men, including the poet, Henry W. Longfellow. His father, Algernon S. Washburn, was a son of Israel Washburn and brother to W. D. Washburn. In fact, the Washburn family has been especially prominent, not only in Maine but in Wisconsin, Minnesota and other states.

John Washburn came to Minneapolis in 1880, and began his education in milling by practical and steady attendance to the milling department; from this he was promoted to the clerical department, and later took up the most important duty of buying wheat for the Washburn Mills. While thoroughly familiar with the milling company as a whole, he has become

one of the best known experts on prices, markets, grades and quality of the grains from which flour is made.

Mr. Washburn was admitted to the firm of Washburn, Crosby & Company in 1887 and has ever since been a stockholder and officer in the corporation which succeeded to the business of the co-partnership, and will perpetuate the name of Washburn in the industrial annals of the nation. Mr. Washburn is President of the St. Anthony Elevator Company, is an officer in the Royal Milling Company of Great Falls, Montana, Vice-President of the Minneapolis Trust Company and a director in other manufacturing and financial institutions.

Every time that a State of Maine man wants to think of something for which the Pine Tree State is famous, he mentions offhand "Gold Medal Flour" and the Washburn-Crosby Mills at Minneapolis. In recent years the quality and popularity of Washburn-Crosby "Gold Medal" Flour have been unparalleled in the history of flour exploitation. The name perhaps is a household word in a larger sense than that of any other food product, and this prominence is increased by the logical and psychological effect of the word "Eventually" in its advertising; for the firm have made famous "Eventually—Gold Medal Flour—Why not now?" The word in script type carries a significant message to the householders of the world—it seems to have a personal application and appeal to the thrifty home-keeping spirit of the State of Maine, which today pervades the nation.

* * *

THE more one travels about the country, the more inspiring lessons in the lives of American business men are found. At Eau Claire, Wisconsin, I chanced to see Mr. O. H. Ingram on the day after he had celebrated his sixtieth wedding anniversary. There were flowers on the desk and as he sat there, I think I never saw a more nearly perfect picture of a man whose useful and active life is beautifully reflected in face and action. All about him were the tributes sent in by friends upon the happy occasion. There were flowers and letters and other mementoes, even to

a box of apples from President James J. Hill of the Great Northern Railway.

Mr. Ingram is a sturdy, self-made American of the type pre-eminently identified with the development of the Middle West. As a young man he was engaged in the lumber business in New York State until he was eighteen or nineteen years old, when he went to Canada. There he was engaged to take charge of building several mills, the first on the Rideau Canal, about eighteen miles from Kingston,



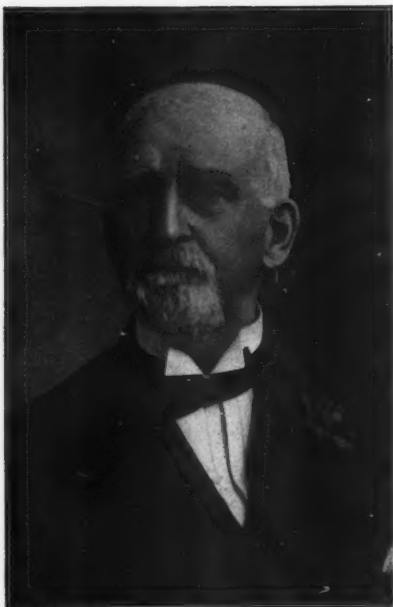
JOHN WASHBURN

Vice-president of the Washburn-Crosby mills

and a little later at Belleville, fifty miles west of Kingston. Even at that early age his work attracted favorable attention, and he was called to Ottawa to take charge of the building of a large mill, which after completion he was to run for a season. Following this experience he entered the employ of the largest lumber concern in the world, Gilmore and Company, who were very large operators in Canada and New Brunswick.

At this time he began to hear a good deal of the opportunities of the Chippewa River and soon he began logging operations with headquarters at Eau Claire,

which has ever since been his home. From the first Mr. Ingram has been deeply in love with the beautiful city on the Chippewa, although his extensive lumbering operations have taken him far into the South and West. Soon after he came to Eau Claire Mr. Ingram was induced to become president of the state bank, which he later organized into a national bank, of which he was also president. He also served as president of the First



O. H. INGRAM

Of Eau Claire, Wisconsin, one of the pioneer lumber manufacturers of the West and South

National Bank of Rice Lake and of a small bank at Elk Mound, Wisconsin.

His time was so fully occupied that Mr. Ingram resigned the presidency of the Eau Claire National Bank, but while absent on a trip in the interest of his extensive lumber interests, the Union National Bank of Eau Claire elected him as their president. When he returned home and learned what had taken place he consented to act as president only until "some good man" could be found to take his place. But the name of O. H. Ingram

still appears on the letter heads of the Union National Bank as president, and they jokingly say in the offices there that the "good man" has never yet been found to succeed the first president.

The first lumber company that Mr. Ingram organized at Eau Claire was known as Dole, Ingram and Kennedy, later as the Ingram, Kennedy Company. Early it became a co-operative company, for Mr. Ingram interested his employes in becoming part owners and carried stock for them until they were able to pay for it themselves. A little later he organized the Empire Lumber Company, of which he was made president, and the Rice Lake Lumber Company of which he was also the presiding officer. He was an officer in the Chippewa Logging Company and upon the purchase of extensive property at Chippewa Falls he reorganized the Chippewa Lumber and Boom Company, of which he has since been vice-president.

Now his operations began to extend outside of the state of Wisconsin, and the Ingram Day Lumber Company of Mississippi appointed him as its president. At this time Mr. Ingram also took stock in several lumber companies in Louisiana. He has been and is now vice-president of one of the largest plants in the South.

When wonder was expressed that one man could successfully serve so many interests Mr. Ingram smilingly said, "All this time I have been striving to unload a good deal of the business I am interested in and I find it a very difficult thing to do. But I have succeeded in surrounding myself with good help, and they relieve me of a good deal of responsibility." Mr. Ingram is also assisted by his son, Mr. E. B. Ingram, who is managing many of the different institutions of which his father is the head.

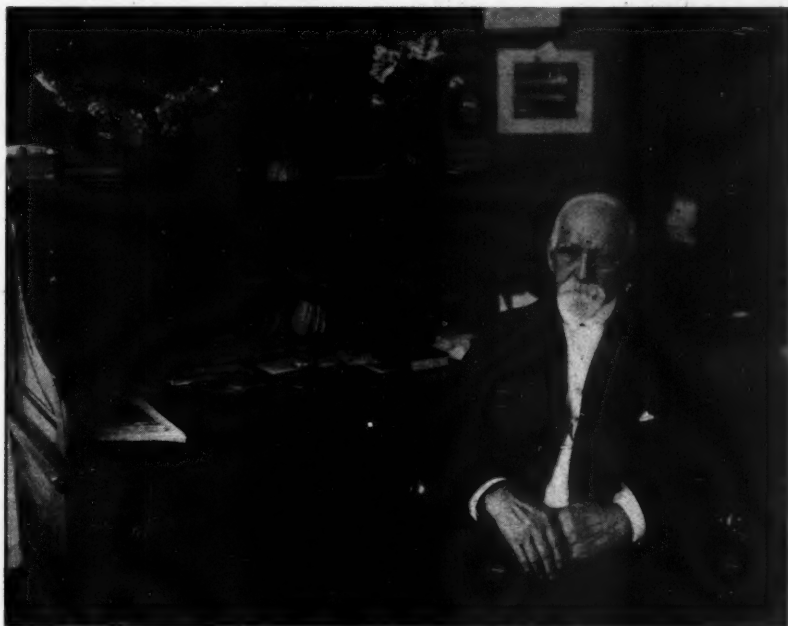
What is more superb than the spirit displayed by many prominent Americans who devote their years of retirement to public matters, after they have fought the fight well in building up and developing their state and in creating large industrial operations. During his long service in the state of Wisconsin, Mr. Ingram dreamed of a fitting capitol for the state he loved so well and was induced to become one of the commissioners when the work

was undertaken by the state. The first Wisconsin capitol commission was composed of seven members, among them the Governor and two judges of the Supreme Court. Later the commission was reduced to five members and Mr. Ingram has served as president since the work was instituted. In the square at Madison, the new capitol of Wisconsin stands a triumph of architecture and in its impressive outline will be a fitting home for the government

once lost that confidence and intrepidity which has made development possible and which has converted the wilderness into busy centers of population where the hum of industry gives evidence of the real American spirit.

* * *

A LITTLE green-covered book of poems circulated by the American News Company, New York, has been



PHOTOGRAPH OF O. H. INGRAM AT THE SIXTIETH ANNIVERSARY OF HIS WEDDING

of a great state. It is said by those who have seen the building, as far as it is completed, to be one of the finest state capitol buildings in the United States. It is built of granite from Bethel, Vermont, and much of the interior finish from stone found and quarried in Wisconsin.

The name of O. H. Ingram is indelibly marked in the progress and development of Wisconsin. In the span of his long and useful life, he has seen the wild, primeval forests of the north develop into thriving cities and farms. With all the rigor of the early pioneer, he has never

steadily increasing its sales since its publication in 1911. It is called "The Fighting Race and other Poems and Ballads," and the author of the poetry is Joseph I. C. Clarke.

The frontispiece spiritedly illustrates the keynote of the little poem as experienced in the lines:

"Wherever fighting's the game,
Or a spice of danger in grown man's work,"
Said Kelly, "You'll find my name."

The prelude says sweetly and with that dainty minor undertone which is the supreme charm of true poetry:

If one of tender heart,
In turning o'er these leaflets of long years—
Some born in laughter, some all blurred with
tears,
And wrought in climes and places far apart—
Shall haply find one haunting line
Touched e'er so little with the light divine,
Or thrilling with a joy intense,
Therein I'll find my recompense.

The poems that follow are subdivided
into nine divisions, The "Songs of the
Celt," ushered in with the spirited and
characteristically Irish lyric beginning:

"Read out the names!" and Burke sat back,
And Kelly drooped his head,
While Shea—they call him Scholar Jack—
Went down the list of the dead.

There is more than a reminder of the
love for the "dear ould sod" in "An Irish
Easter Legend," and in the "Fore-Song
of Malmorda." "Rough Rider 'Bucky'
O'Neill" reminds us of the day when the
men of the prairie and their congenial
comrades

"... came with their bravest and best.
With a clatter of hoofs and a stormy hail;
Sinewy, lean and tall and brown;
Hunters and fighters and men of the trail,
From hills and plains, from college and
town;
With the cowboy yell and the red man's
whoop,
Sons of thunder and swingers of steel;
And, leading his own Arizona troop,
Rode glad and fearless 'Bucky' O'Neill!"

Pictures of Ireland end a series of under-
questionings, with the prophecy,

'Tis not written that the Irish race forget,
Though the tossing seas between them roll
and fret;

Yea, the children of the Gael
Turn to far-off Innisfail
And remember her, and hope for her, and pray
That her long, long night may blossom into
day,

A many a time, a many a time.

To few has it been accorded to receive
a more sweetly sad and yet resplendent
tribute than that to "The Poet," John
Boyle O'Reilly, which nobly ends:

O Mother Nature, take thy perfect son,
Whose life a psalm was, and whose lips
thine pressed

And learned thy secrets; now the day is done
Lay him in peace upon thy mighty breast
His white brow twined with bay.

In his Songs of America, "George
Washington" pays to the memory of the
Father of his Country a tribute that too

many would replace with utter dispraise
or at the best with grudging eulogy, as
cold and not half so sweet as ice water:

He won—and he laid down his stainless
sword;

Supreme—he relinquished the ruler's seat,
Plain man in pure honor, who ruled and
obeyed—

The kings of the earth are but dwarfs at
his feet.

"Mother America" is also full of enthu-
siastic love of country and closes:

Mother, our love thy defender,
Mother, thy love our might;
Mother, thy glory our splendor,
Mother of freedom and light:
Mother America!"

"The Funeral of Grant," and "Te-
cumseh's Reveille," in memory of William
T. Sherman, must become classics in our
patriotic literature. "The Song of Old
Glory," "The March of the Millions,"
every line of them has the ring of a war-
trumpet that would warm the blood of
an anchorite.

In the section of "Poems" is gathered
the verse in more quiet moods, yet be-
tween the lines you find the spirit of "The
Fighting Race." "Glints of Life," "The
Second Marriage," and "The Chalice of
Tears," are full of suggestive beauty, soul
awakenings and the magic of dreams.

Who can conceive of an Irish poet who
does not write "Lyrics," and here the
lines on "Heartsease" have all the simple
splendor and sweetness of the wild rose,
with the tunefulness of MacDowell's
masterly musical composition, "Forget-
me-not"—then follows those stirring "Bal-
lads of Battle," the gem of which is
"Custer's Last Charge." "Manhattan:
An Ode" will retain its charm after im-
pressive historical chronicles are forgotten
amid dusty tomes, and "Life's Love Knot"
is the charming literary title under which
a group of dainty love songs are clustered.

Joseph Ignatius Constantine Clarke was
born in Kingstown, Ireland. His busy
life as an editorial worker on the New
York *Herald* and later on the *Criterion*
covers an important span of recent his-
tory. Even the arduous duties of a com-
mercial life have not trammelled the poetic,
impassioned nature of the man. Whether
as a poet or a playwright or the man of
business, J. I. C. Clarke is always an im-

pressive personality. Among his plays are "Robert Emmet—a Tragedy" and "Malmorda." He wrote the ode of the Hudson-Fulton celebration in 1909. He was president of the National Art Theatre Society; and director of the Society American Dramatists and Composers. Many young authors and poets will recall his early suggestions and counsel. His is one of those noble, great-hearted, thoroughly Celtic natures that attracts and warms the hearts of all who meet him. The collection of verse, "The Fighting Race," reveals him as he is, a philosopher, as well as a poet, one who loves his fellow-men and his race, and who glories in the emotions that are an enduring force in the world's progress.

* * *

THE time is approaching when tariff schedules and adjustments must be submitted to the acid test of "fair play," and tariff bills eliminated from political log-rolling. One of the most glaring and unfair phases of the tariff situation is the attitude of the newspapers on the paper tariff. When the Canadian Trust Reciprocity bill was passed, the reduction on paper and pulp went immediately into effect and still remains in effect, while the other reductions based upon Canada's acceptance remain untouched. It is quite natural that newspapers should make an effort to secure their own supplies at the lowest possible price, but this should not be done for the advantage of one industry to the disadvantage of any other. The invested capital of the pulp and paper industries of the country represents more than \$400,000,000, with a product of nearly two and three-quarter millions a year. More than seventy-five thousand people find continuous and comparatively well-paid employment and this industry should not be inconsiderately disregarded. As paper manufacturers say, they are not so much concerned as to whether we have protection or free trade, but it does not seem fair that they should be compelled to sell in a free trade market and buy their supplies and material in a protected market. This unfairness is apparent to every one.

The proposition now is to repeal the

Reciprocity bill and put a flat duty of two dollars per ton on paper not exceeding four cents per pound. This again shows how the newspapers are considered, as all newspapers come within the limit. Now if the bill were worded to make it two dollars per ton on paper not exceeding eighty dollars per ton, making it specific, there would be protection for all grades of paper instead of furnishing a slight protection on the cheaper grades. The rate of two



JOSEPH I. C. CLARKE

Poet and playwright, whose book of verse entitled "The Fighting Race," has been a steady and popular seller

dollars a ton make it a practical free trade basis for all grades of paper other than newspapers. The whole proposition resolves itself into one of "fair play." If free trade is deemed wise, then make it free on all materials that enter into the making of paper, but if protection is desired for one industry, have it equally and fairly protect all. Paper makers have not asked for special favors and they do not seek to have the government extend to them a consideration which is not enjoyed by every other citizen or business, but

there is no industry in which the people are more vitally concerned than that of paper. The great cheapness of newspapers and magazines is only possible because of the low prices of stock, resulting from the development of the paper industry. As one prominent paper manufacturer said, "It seems curious that while protection is the recognized policy of the government, yet the paper industry should not be accorded equal consideration with cotton, woolen, sugar, iron and steel products."

The duty on pulp and paper importations has never been high. It began in 1789 with a duty of seven and one-half per cent ad valorem, which remained practically unchanged until 1862 when the Civil War required an increase of thirty-five per cent ad valorem. In 1883, it was reduced to fifteen per cent ad valorem, which continued until 1897 when the Dingley law lowered the rate. This continued in existence until 1909 when the Payne-Aldrich law became effective and now, after all these years, the situation is still uncertain. If some definite and permanent basis is agreed upon, American industries will have an opportunity to adjust themselves, but from administration to administration the battledore and shuttlecock policy continues.

* * *

NEVER before did I understand the art of printing so thoroughly as after listening, with the many students taking the post-graduate course in printing at the Harvard Summer School, to one of the inimitable lectures of Mr. Herbert L. Baker, of the C. B. Cottrell Company. The progress of modern printing was traced from the eighties.

"Perfected modern printing," said Mr. Baker, "is less than thirty years old. It really dates from the time in the early eighties, when means were found for etching cheaply with acids on metal what the engraver had previously cut slowly and expensively on wood. Quickly followed the 'half-tone' etching, which exactly reproduced the photograph for the first time in history. Then came the bewildering development of color printing and other processes innumerable. Along therewith came new

inks, new papers, new machinery, in breath-taking succession. Rotary presses made possible fine illustrated magazines at a popular price, and a national periodical literature was born. With nationally circulated periodicals came nation-wide demand for advertised articles. This made necessary thousands of catalogues showing goods not everywhere in stock. Printing received a tremendous impetus and increased until it now ranks as the sixth great industry. Competition for trade has produced more and more expensive campaigns of advertising with printed matter in enormous editions. Special machinery has been devised to meet all the varying demands for printing and binding, in order to secure higher quality, and at the same time reduce the cost. One printing press concern alone has in its vaults, accumulated during the last twenty-five years, designs and drawings of improved machines which cost more than one and a half million dollars. And every department of printing machinery manufacture can tell similar tales. The process of development is still going on.

"But where to find the men to so manage these marvelous facilities as to get the most out of them and thereby translate them into terms of highest usefulness to humanity?

"Thirty years ago, the implements of printing were few and simple. There were only a few styles of type, only two or three types of presses; but a few varieties of paper and ink; work was mostly by hand, and the whole gamut of facilities and processes simple and easily learned. A boy had plenty of time to learn the entire trade, go into business, learn the business end by hard knocks, and win success before becoming gray. But now—well, a boy has not sufficient time to learn more than one small branch and become a specialist in one department. There is too much to learn for one to grow up through the practical departments of the business into the commercial end with hope of large success.

"And yet the commercial end requires trained men as never before. The growth of great printing and publishing concerns calls insistently for trained men to manage their manufacturing and business depart-

ments. They must perforce be bigger and broader men than those who have spent their school years in learning the rudiments of a trade. Here a new profession develops, one requiring just as big men and just as much training as any other profession—an "architect of the printing business," not laying brick or cutting stone, but knowing how to get practical results—a "musician" who knows the possibilities of all the instruments of the printing art and able to direct them into mighty business harmonies.

"Harvard College has lately added to its curriculum a course in printing to supply this need. Her printing students must know something of the practical work of printing, how it is done, what machinery is available, what each machine and each process is best fitted for, how to determine costs, how business is conducted, something of modern requirements and a glimmering of the means of supply—in short, a broad survey of the art as a whole, such as is utterly impossible to one whose attention is concentrated on narrow mechanical processes. This special training of minds already developed on broad general lines by a previous college course, will, under Harvard's tutelage, equip young men to enter executive positions on the business side of printing—useful assistants to owners and managers, with no limit to what they may achieve with the right energy and ambition."

No lectures have attracted more widespread attention to vocational work at Harvard College as those delivered by Mr. Baker, who is one of the best known printing experts in the country and knows every phase of the printing business, from the country printing office to the metropolitan daily or magazine. When the young men of the country can have the experiences of such experts as Mr. Baker clearly elucidated, it presages a future of more progress in the various trades and vocations.

* * *

OPTIMISM is a quality to be cherished; it is an oasis in the desert of worry and despair. The voice of the Optimist, heard above the numerous cries of discouragement, even hopelessness, over the

outlook in the American cattle-raising industry, is, therefore, something to pause and listen to, giving heed and thought and grasping the cheer and logic to pass along.

Many are deploring the reduced production of cattle and the causes leading thereto; the conversion of the Western range territory into farming land, known to be the principal cause of cattle shortage, is regarded as a permanent detriment to the American cattle industry; the farmers have ceased raising live stock to any



HERBERT L. BAKER

One of the best known printing experts in the country

extent, and all things point to a dreary future for cattle-producing in the United States.

That these misgivings are based on actual conditions holding little encouragement for an immediate relief of the cattle shortage is generally conceded. Twenty to thirty per cent of the ranches in the West have ceased producing cattle; farmers of the country, particularly in the corn belt, have discontinued raising live stock, resulting in a loss to the cattle market and a diminution of soil fertility, and cattle-raising by many is believed to have lost its importance as an industry.

LET'S TALK IT OVER

What is to be the future of the cattle market, if this shrinkage in production continues? Where are we to get cattle to supply the demand for beef? are questions asked with lugubrious earnestness in all markets for weeks past.

Now comes the Optimist—one who has sat quietly by and watched conditions, who has studied all details of the present and prospects for the future before raising his voice in fear. He now bids his fellow cattle men see the proverbial silver lining to the cloud and cheer up. He does not deny that the cloud may continue for some little time to obscure the brightness of a sky of cattle-raising prosperity, but gradually, he predicts, that cloud will fade away and the silver lining will burst forth in all its glory.

And the time is not far distant, the Optimist believes, when the farmer of the West will be raising live stock, when a good many Western settlers will have revived cattle-raising on their smaller ranges, when live stock producing will have been resumed by farmers generally, even in the corn-growing states where this activity has passed into the limbo of almost forgotten things, and when the live stock industry that was a thing of pride to the country a few years ago will be lifted to its former affluence.

That there will soon be an awakening in the live stock industry of the United States is the prediction voiced by a number of Western cattle men who have recently come to Chicago after traveling over various sections of the country where in former years live stock was plentifully raised. The near future holds bright prospects for the live stock market, but in the popular vernacular, there is a "string" tied to this welcome prediction.

The sentiment in favor of live stock raising, now growing among Western settlers and farmers throughout the country, must be encouraged; these settlers and farmers must be shown the profit there is in live stock raising from the net receipts at market, as well as from the fertilization of soil to be derived from raising live stock on the farm; they must be educated to know that they are doing themselves and the country a great injustice in not producing live stock and, therefore, lessening

the richness of their farms and ultimately paying higher prices for beef and food products.

Without pressure being brought to bear on them, the interest of these farmers and settlers in live stock, now in its formative state, may not develop, and it is up to the live stock exchanges and agricultural colleges, as well as individuals and industrial concerns to promote this interest to the fullest extent. The prediction has been made that the profit in live stock raising has been seen and will be grasped by all agriculturists of the country.

In the southwest, only a few years ago, was located the famous breeding ground. The shipments to the grazing fields of the Northwest from this territory averaged from 500,000 to 700,000 cattle annually. This season no more than 50,000 head were shipped from this territory. Most of this land has been converted into farms, and much of it has been sold and now is under cultivation. The farmers have been successful, in a moderate way, in raising grain, fruits and vegetables, yet they realize the necessity of raising live stock on their farms to maintain fertility. Remembering the fame of this area for cattle-producing, they are said to be planning a revival of the cattle industry.

George Findlay, manager of a land syndicate that disposed of two million acres of land in this territory, is confident that in a few years we shall see much cattle produced by farmers of the former great Southwestern breeding ground.

"These farmers, the smallest of them, eventually will come to raising cattle," said Mr. Findlay. "Already they are talking about reviving the cattle industry of that territory. Of course, cattle-raising would take on a very different aspect from what it was. Then we had the wide open area, the vast, unbroken range; now we shall have the small farm or range, enclosed, each with its lot of cattle.

"The farmers there are a practical lot and know that soil fertility is the most important asset in their success; and they realize that in cattle-raising they will add to the fertility of their farms and at the same time make a nice profit in marketing the developed steer."

That the entire West will witness in a

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LET'S TALK IT OVER

few years a revival of cattle-raising as of old, but in a different way, is the theory of E. F. Bacon, live stock agent of the Chicago, Burlington & Quincy Railroad.

"I have studied the cattle-raising prospects in the West pretty thoroughly," said Mr. Bacon, "and I am convinced that in a few years every farmer and settler out there will be contributing his share to the cattle markets. They are all coming to it. They know they can realize profit from cattle at the market and that they are improving their land all the time they are raising live stock."

John W. Moore, a veteran live stock commission man at the Chicago stock yards, who knows the West well, has great faith in the future of cattle production in this country.

"We are passing through a period of transition," he said. "The time is coming when there will be plenty of cattle. The farmers are going to devote their energies to the propagation of live stock. We shall have greater fertility and better times. In time we shall gather ourselves together and produce more live stock and retrieve the losses now being suffered. This is bound to come because the farmer is assured of good price for his cattle. The cattle-raiser must be convinced that he will profit by expanding his operations."

* * *

WHAT fascinating pages of history are revealed at the reunions of the old soldiers as they meet to hear and see and clasp the hands of the veterans who established the imperishable valor of American citizen soldiery.

At Kingston, New York, recently, occurred the annual reunion of the One Hundred and Twentieth New York State Volunteers. At this quaint, historic old Dutch town where the first Senate of the state of New York met in an old stone

building, still standing, the regiment was mustered in.

Just fifty years had passed and it was the same kind of an August day as when those young, beardless boys marched off on their way to war under the leadership of Colonel George H. Sharpe.

As the old soldiers gathered on the



MAJOR JAMES H. EVERETT OF KINGSTON, NEW YORK
Who had charge of the annual reunion of the One Hundred
and Twentieth New York State Volunteers

Senate House grounds under the command of Major J. H. Everett, who had charge of the celebration, as president of the Regimental Union, they mustered ninety-three out of the nine hundred and forty-one who responded to the roll-call on that memorable day fifty years ago.

A group picture was taken at the site of the regimental monument on the old Dutch church grounds. When the exer-

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LET'S TALK IT OVER

cises began, General Sickles, in whose corps the One Hundred and Twentieth Regiment served, was helped to the rostrum as the band played "Hail to the Chief" amid the cheers of the men who had fought under him at Gettysburg. The exercises were most impressive, and every feature of a high order. There was none of the palsy of age in that gathering. The old spirit was there, and "the boys" had a vigor and a vitality that might put their sons to shame. The whole occasion was full of patriotic fervor, and the old flag floating above the tree tops-seemed

commemorative of the occasion, were presented to each of the survivors by the family of General Sharpe, and distributed by little Miss Katherine Sharpe, the only grandchild of the General.

In his own happy and earnest way, with the old initiative force and heartiness of the time when he returned as Captain of Company K, Major J. H. Everett made the reunion a complete success and memorable in the history of his regiment and country. The songs of half a century ago served to revive the thrill of patriotic fervor that actuated the boys when they



MEDAL PRESENTED TO THE SURVIVING MEMBERS OF THE 120TH REGIMENT OF NEW YORK VOLUNTEERS BY THE FAMILY OF GENERAL GEORGE H. SHARPE

more gloriously bright and precious than ever under the glowing sky.

The exercises began at two o'clock, after the old comrades and their wives had banqueted together at the tables set for two hundred, with a menu that little resembled their ancient war rations. The One Hundred and Twentieth Regiment lost many of its men in the Southern prisons, and a touching tribute was paid to these heroes, as well as to those who had fallen by chance of war, or the ravages of disease and exposure. There was no bitterness in any of the exercises, and a spirit of good will pervaded the large audience that gathered in honor of the boys of "Sixty-two." Handsome bronze medals,

first marched away and kept time to the martial shrill and roll of the fife and drum.

There were many guests, but the hero of the occasion was the old corps commander who, despite his eighty-seven years, saluted and greeted his veteran soldiers in the old jaunty and dauntless air which had made him the pride of his corps and always beloved by his men. His reminiscences of old days and of his intimate personal relations with Lincoln were listened to with breathless interest.

Historic Kingston records in the fiftieth anniversary of the One Hundred and Twentieth New York Regiment of Infantry a page forever memorable in local and state history.